

Understanding *cancer*

Your straightforward cancer and critical illness insurance resource.



15.5 million

Nearly 15.5 million Americans alive today have been diagnosed with cancer.

More than 1.7 million new cancer diagnoses are expected in 2018, about 40 percent of all men and 38 percent of women will face cancer in their lifetime. Chances are, you know someone who has experienced cancer or is being treated for the disease. Maybe you already know what it's like to hear the "C" word from your doctor.

But there are rays of hope: ***The five-year survival rate for all cancer types has increased to 70%.*** And as medical technology advances, cancer is becoming increasingly treatable—especially when it's detected early.

In this guide:

- ✓ Find information and ideas to help you manage your health today for the best chance at a cancer-free future.
- ✓ Please take a few moments to read this booklet now and then share it with others.



What you know about cancer could save a life.

A recent study by the American Cancer Society found that at least 42 percent of new cancers in the U.S.—*about 729,000 cases in 2018*—are potentially avoidable. That includes 19 percent of cancer deaths caused by smoking and 18 percent caused by a combination of excess body weight, physical inactivity, alcohol consumption and poor nutrition.



Who gets cancer?

People of all ages are diagnosed with cancer, but the risk increases with age. Today, about **87 percent of all cancers occur in people aged 50 and older.**

What causes cancer?

Some people may have a higher risk of cancer because they inherit cancer-prone DNA. More often, DNA becomes damaged by life habits or behaviors. The four most common contributors to cancer are described here. If you have one or more of them, be sure to check out our prevention tips.

prevention



Common contributors

Tobacco products

Tobacco use is the top cause of premature, preventable deaths. Despite continued declines in cigarette smoking, 32 percent of cancer deaths in the U.S. are attributed to tobacco use. A major concern is the rapid rise in the use of water pipes, cigars and e-cigarettes.

According to the Surgeon General, cigarette smoking increases the risk of 12 cancers: oral cavity and pharynx, larynx, lung, esophagus, pancreas, uterine cervix, kidney, bladder, stomach, colorectum, liver and acute myeloid leukemia.

Even if you're a longtime smoker, you can improve your health, reduce your cancer risks and increase your lifespan almost immediately by quitting. Smokers who quit, regardless of their age, increase their lifespan. Those who quit by age 30 live an average of 10 years longer than if they had continued to smoke.

Best prevention tip: *Don't use tobacco in any form: cigarettes, cigars, pipes, water pipes, e-cigarettes and smokeless.*

Tobacco addiction has psychological and physical components. For most people, the most effective way to quit is through a combination of medicine, behavior changes and emotional support. A wide range of counseling services, self-help materials and medications are available to help smokers quit for good.

Want to increase your chances of quitting? Call the American Cancer Society's resource line—(800) 227-2345—to talk to a specialist about local resources.

Secondhand smoke

Nonsmokers who spend time around smokers are exposed to toxic secondhand smoke, which contains about 7,000 chemicals. At least 69 of these chemicals are known or suspected of causing cancer.

In just one year, about 5,840 nonsmoking adults in the U.S. are diagnosed with lung cancer by breathing secondhand smoke. And it doesn't stop there. Secondhand smoke also leads to chronic coughing, wheezing, chest tightness and reduced lung function. In children, it worsens asthma and asthma-related problems, while also causing lower respiratory and lung infections.

Best prevention tips: *Minimize your exposure to secondhand smoke, particularly at work, at home, in public places and in cars. If you live with a smoker, try to bring him or her onboard with a healthier lifestyle.*

Alcohol

People who drink excessive alcohol have a greater risk of getting cancer in the mouth, pharynx, larynx, esophagus, liver and breast. Smoking and drinking combined increase the risk of cancer even more.

Best prevention tip: *Men shouldn't have more than two alcoholic drinks per day; women should stop at one. One drink is 12 ounces of beer, 5 ounces of wine or 1.5 ounces of 80-proof whiskey, vodka, gin or other type of distilled spirit.*

Sun exposure

The sun's ultraviolet (UV) rays can damage your skin and eyes. Skin cancer can develop when UV rays actually harm your DNA.

Best prevention tips: *Even on cloudy and overcast days, UV rays are present. Be sure to use sunscreen, wear sunglasses, stay in the shade when possible and limit your time in the sun at midday. Avoid excessive sun exposure and steer clear of tanning beds and sunlamps.*



UNDERSTANDING SPF

SPF stands for “sun protection factor.” A sunscreen product’s SPF number indicates how long your skin can be exposed to the sun before it begins to burn.

- » *Fair skin begins to burn after 15 minutes in the sun.*
- » *SPF 15 sunscreen, for example, prevents sunburn for 225 minutes ($15 \times 15 = 225$), or 3 hours and 45 minutes.*
- » *For the same person, SPF 30 sunscreen should provide protection for 450 minutes ($15 \times 30 = 450$), or 7 hours and 30 minutes.*

Even the strongest sunscreen should be reapplied every two hours—or more frequently if you’re swimming or sweating.





Skin cancer: A common reality

More people are diagnosed with skin cancer each year in the U.S. than all other cancers combined. There are two main types of skin cancer:

Nonmelanoma

develops on the outer layers of the skin, which naturally gets the most sun exposure.

Melanoma

develops in deeper skin layers and is rarer. It's responsible for the majority of skin cancer deaths.

For both types of skin cancer, the primary cause is excessive sun exposure. Other main risk factors are a fair complexion, family history, multiple or asymmetrical moles and exposure to coal tar, pitch, creosote, arsenic compounds and radium.

With these healthy practices, you can protect your skin and your overall health:

- » Avoid being in the sun for long periods between 10 a.m. and 4 p.m.
- » Remember the “shadow rule.” If your shadow is shorter than you are, the sun’s rays are strong. Cover up your skin or seek shade.
- » Wear UV-protective clothing when you know you’re going to be in the sun.
- » Wear sunglasses tested for 99 percent to 100 percent UV absorption. The glasses will protect your eyes and the surrounding skin.
- » Don’t be fooled by a cloudy, overcast sky. UV rays can still burn and damage your skin.

Fighting cancer with food



Did you know that the foods you eat—and how you prepare them—can help reduce your cancer risk?

Tomatoes are loaded with Vitamin C and lycopene.

Broccoli, red cabbage, cauliflower, kale, red beets and **brussels sprouts** are fortified with healthy phytochemicals.

Spinach leaves hold cancer-curbing antioxidants.

Ward off digestive and breast cancers by eating **beans**.

The capsaicin in **hot red peppers** can help defeat carcinogens.

Part of the onion family, **garlic** may help guard against breast cancer.

The vitamin C in **oranges** boosts the immune system. Oranges also contain cancer-fighting limonoids.

Strawberries, blueberries, cranberries, raspberries and **blackberries**—along with red and purple grapes—contain antioxidants.

Fiber-rich foods including **whole wheat, grains, fortified cereals** and **apples** can help prevent pancreatic and stomach cancers while ridding the body of toxins.

Hot or cold, **green** and **black teas** are packed with cancer-curbing antioxidants.

Five *cancer*-fighting habits

- 1 Eat five or more servings of fruits and vegetables each day. Focus on colorful foods, which have the highest nutritional content.
- 2 When preparing veggies, preserve water-soluble vitamins and other nutrients by microwaving or steaming them. Boiling vegetables for long periods can leach out healthy ingredients.
- 3 Keep yourself well hydrated. Drink eight or more cups of water or other fluids a day to reduce your risk of bladder and intestinal cancers.
- 4 Maintain a healthy weight. Obesity is linked with higher rates of certain cancers.
- 5 Limit how much processed and red meat you eat.

Signs and symptoms of cancer

Cancer's warning signs vary based on the type, size, location and impact on the surrounding tissue. If cancerous cells spread, symptoms can show up in other areas of the body. As the cells grow, they can push on organs, blood vessels and nerves, creating even more symptoms.

The most common cancer signs are unexplained weight loss, skin changes, fever, fatigue and pain.

MORE SPECIFIC CANCER SIGNS INCLUDE:

- » Bowel or bladder changes
- » Sores and other wounds that don't heal
- » Unusual bleeding or discharge
- » Thickening areas of skin
- » Lumps
- » Indigestion or trouble swallowing
- » Warts or moles that change color or shape, lose their borders or itch
- » Nagging cough or hoarseness

Talk to your doctor if you experience any of these symptoms.

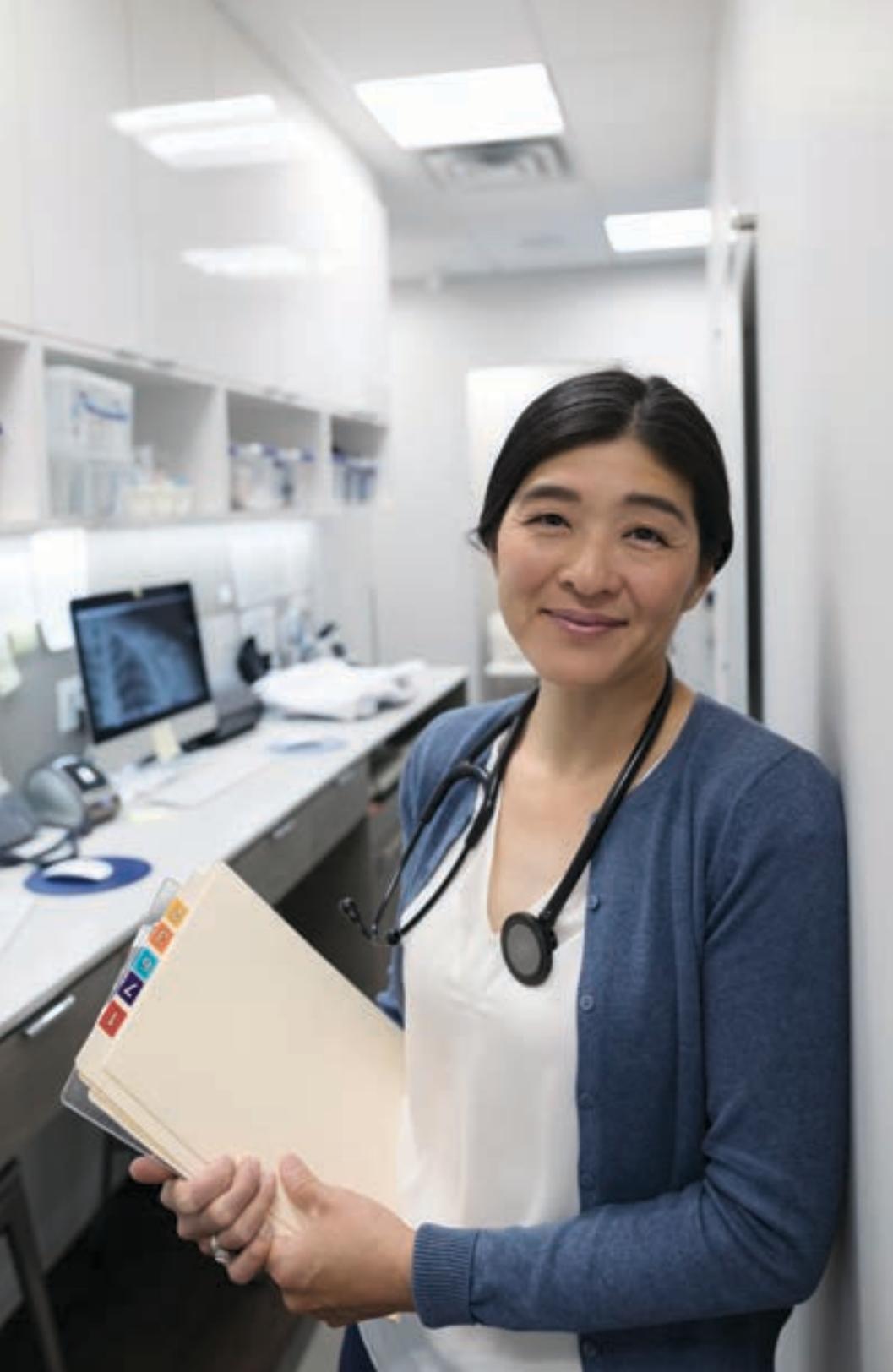
Prevention and early detection are key

Not all cancers can be prevented. Still, good habits and regular professional care can increase your chances of a long, healthy life.

At your next physical exam, ask your doctor to check for signs of cancer in the thyroid, mouth, skin, lymph nodes and testes or ovaries. Be sure to follow your doctor's recommended testing schedule.



Find more information about cancer screenings
and early detection at **www.cancer.org**.



Guard your health and financial well-being

If you do experience cancer, you could face a variety of unexpected expenses—including out-of-pocket costs that aren't covered by your medical insurance. How would you manage the expenses?

Focus on your health, not the high cost.

Washington National's supplemental health insurance solutions help you protect your well-being and your finances if you're diagnosed with a covered cancer or another critical illness. Supplemental cancer insurance products help pay the medical and out-of-pocket costs of treatment and recovery.

CANCER INSURANCE CAN OFFER:

- » A lump-sum express payment when cancer is first diagnosed
- » Health Advocate™ services and support
- » Benefits for wellness screenings and tests
- » Coverage for surgery, radiation and chemotherapy
- » Treatment-related transportation and family lodging
- » Optional Alternative Care rider to help with pain management pain, nausea and other treatment side-effects
- » Optional premium-return rider that returns all premiums you pay for your policy, minus claims



Help protect your health and finances with supplemental insurance from Washington National.

For more information about these products, contact your Washington National agent or call **(800) 525-7662**.

Washington National's critical illness insurance products pay lump-sum benefits when an insured person is diagnosed with a covered cancer, heart attack, stroke, kidney failure and certain other critical illnesses.

CRITICAL ILLNESS INSURANCE BENEFITS CAN INCLUDE:

- » Up to \$75,000 the first time cancer is diagnosed
- » Recurrence benefits
- » Optional benefits for wellness screenings and tests
- » Coverage for radiation and chemotherapy
- » Optional premium-return rider that returns all premiums you pay for your policy, minus claims



We're
here to
help.

Do you have questions?

Want to discuss your supplemental insurance needs and options?

Contact your Washington National agent or **(800) 525-7662** to learn more.

LIMITED-BENEFIT POLICIES.

Policies, benefits and riders are subject to state availability. The policies described are issued by Washington National Insurance Company (home office: Carmel, IN). These products have limitations and exclusions. For costs and complete details of coverage, contact your agent.

The information and statistics in this booklet are provided by the American Cancer Society's "Cancer Facts & Figures 2018" publication and website. These facts represent the U.S. population, are provided for information only and do not imply coverage under cancer or critical illness policies or endorsement of the company or policies by the American Cancer Society. This complimentary booklet is provided to you by Washington National Insurance Company.

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