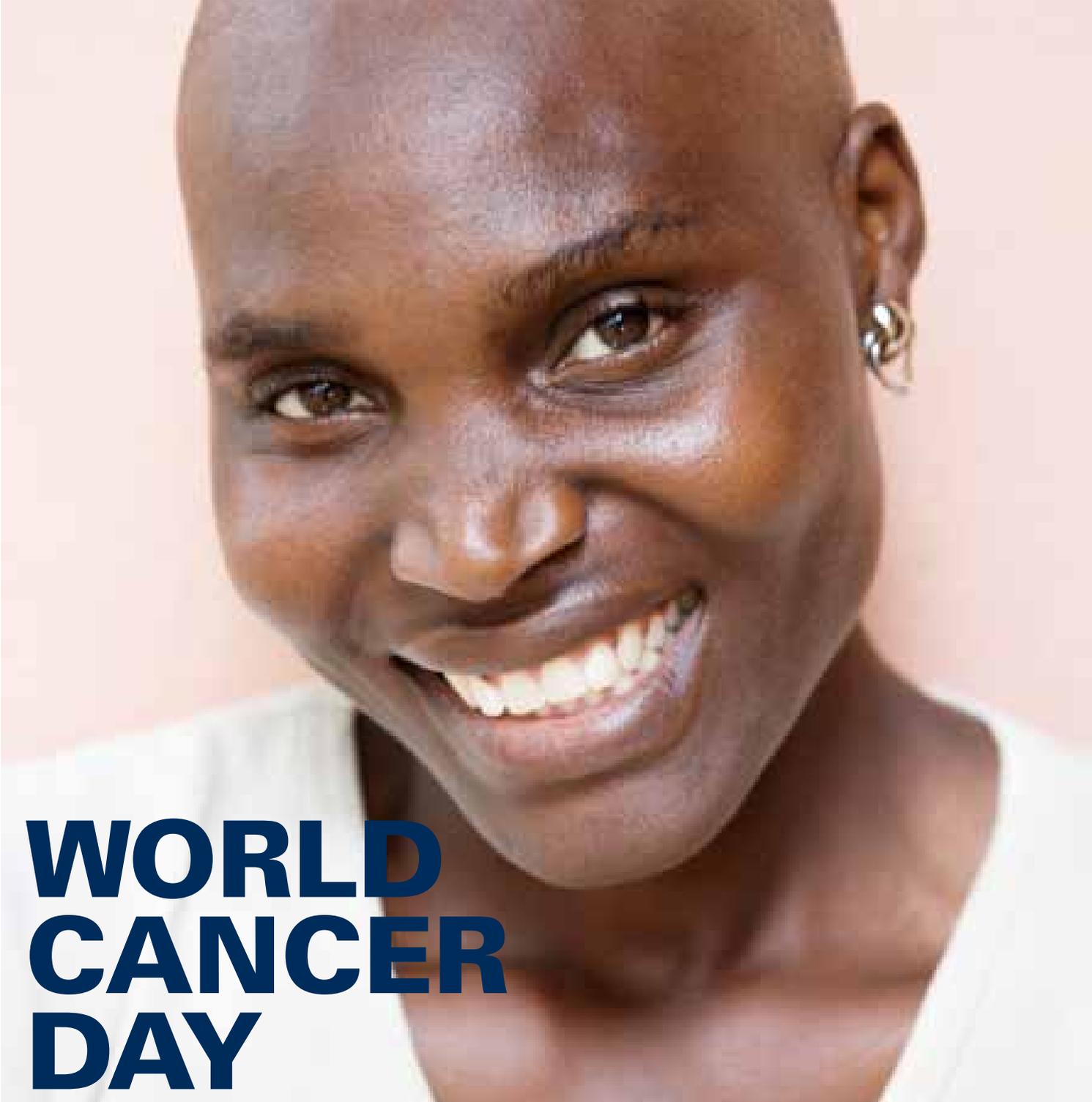


IN HEALTH

ISSUE 2 | FEBRUARY 2015



WORLD CANCER DAY

A Liberty publication



POTENT PLANTS

Disease fighting
foods

CONQUERING CANCER

The trials and triumphs
of two survivors

TREATING YOU RIGHT

Pre-authorisation ensures
quality care for you

Dear readers

Welcome to the second edition of our revised In Health communication. The theme for this month is World Cancer Day, which is celebrated on February 4. In this edition, you can read about the fight against cancer and how early detection can significantly increase survival rates. Read more about Liberty Blue Health Cover's oncology benefit, some plant-based foods rich in cancer-fighting substances and inspirational cancer survivor stories. If you have any suggestions or input for our communications, please contact us at info@libertyhealthblue.com. We welcome your feedback. Liberty Blue Health Cover is expanding its reach and client base every month. We have a presence in 12 countries on the African continent, giving you access to services across the continent at a network of providers you can have complete confidence in. On the last page of this newsletter, you will find contact details of our offices in each country. If you find yourself needing assistance with healthcare, wherever you may be, please contact us and we will try to help you wherever possible. We'd like to wish you a happy and prosperous 2015.

The Liberty Blue Health Cover team

In Health is published on behalf of Liberty Health by Bespoke Media (www.bespokemedia.co.za)
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SCIENCE SNIPPETS



PLEASE DON'T DISTURB

Scientists have long thought that disrupted sleep patterns might be associated with cancer development, but they were unsure how. Now a new study from Virginia Tech has uncovered a mechanism that might explain the link. Researchers found a protein (hPer2) that regulates our sleep cycle and also protects against cancer development. So when our sleep patterns are altered, for example by doing shift work, the protein function is also altered, lowering its protection against cancer.

HEAVY CONCERNS

Obesity can cut almost a decade off your life and cause nearly two decades of ill health, a new study from Canada's McGill University suggests. And the younger you are, the worse the effects of obesity are on your health. Carrying too many kilos is associated with an increased risk of developing cardiovascular disease, including heart disease and stroke, and diabetes that will dramatically reduce an individual's life expectancy.



DILUTING THE DEADLY

Some good news about HIV – the virus is evolving to become less deadly and less infectious, according to a major scientific study from the University of Oxford. The team compared cases in Botswana, which has had HIV for some time, and South Africa, where HIV arrived 10 years later. The findings suggest that anti-retroviral drugs are forcing HIV to evolve into milder forms. However, scientists warn that even a weak form of HIV remains dangerous and could cause AIDS.

PROMISING PROGRESS

A friendly bacteria found in our gut may be the breakthrough scientists have been searching for in the battle against malaria. Researchers from the Instituto Gulbenkian de Ciência in Portugal found that the "friendly" bacteria that live in the human gut, known as gut microbiota, can trigger immune functions that protect us, rather than cause disease. The team developed a vaccine based on a friendly strain of E. coli that proved highly effective in protecting mice against malaria infection. They are hopeful it will have the same effect when tested on humans.

Sources: webmd.com, bbc.com, medicalnewstoday.com

THE MERITS OF MOVEMENT

Rest is no longer the most likely prescription for chronic illness. Unless you're experiencing pain or breathing problems, your doctor's more likely to be ordering exercise and physical activity. Research has shown that exercise is not only safe and possible for cancer sufferers, it also can improve their lives before, during and after treatment.

BEFORE

Physical activity is associated with a lower risk of several types of cancers. It can help reduce the following factors that may contribute to the development of cancer.

Obesity

Studies have shown that those who are overweight or obese are at greater risk compared to those who are of a normal weight for many diseases, including certain cancers.

Insulin resistance

Insulin resistance (a rise in blood sugar due to the body's poor response to insulin) increases the risk of some cancers. Exercise helps improve insulin resistance.

Inflammation

Chronic inflammatory diseases and ongoing low-grade inflammation are associated with several cancers. Exercise may help reduce inflammation.

Immune system function

The immune system helps the body fight disease and cancer. Moderate-intensity

exercise has been shown to improve some functions of the immune system.

Hormones

Being overweight and inactive increases the risk of cancers that use hormones to grow and spread, such as breast cancer.

DURING

It's a no-brainer: exercise helps you achieve and maintain a healthy weight, and too much rest can lead to loss of body function, muscle weakness and reduced range of motion. That's why many cancer care teams are urging their patients to be as physically active as possible during cancer treatment. This will vary from person to person. What you can do will also depend on the type and stage of cancer, the treatment, and your previous fitness level.

Apart from weight control, some of the other advantages of exercise for cancer patients include:

- Preventing muscle wasting
- Reducing treatment side effects
- Improving balance
- Lowering the risk of heart disease
- Lessening the risk of osteoporosis
- Improving blood flow and lowering the risk of blood clots
- Improving your self-esteem and lowering the risk of being anxious and depressed
- Lessening nausea
- Reducing fatigue.

If you exercised before diagnosis and treatment, you might find you are able to do less than usual. If you were fairly inactive before, you'll probably need to begin with low-intensity exercise such as short, slow walks. The bottom line is the more you exercise, the better you'll be able to exercise and function. And the key is to keep it simple and fun. Both exercise and relaxation techniques are great ways to relieve stress.

AFTER

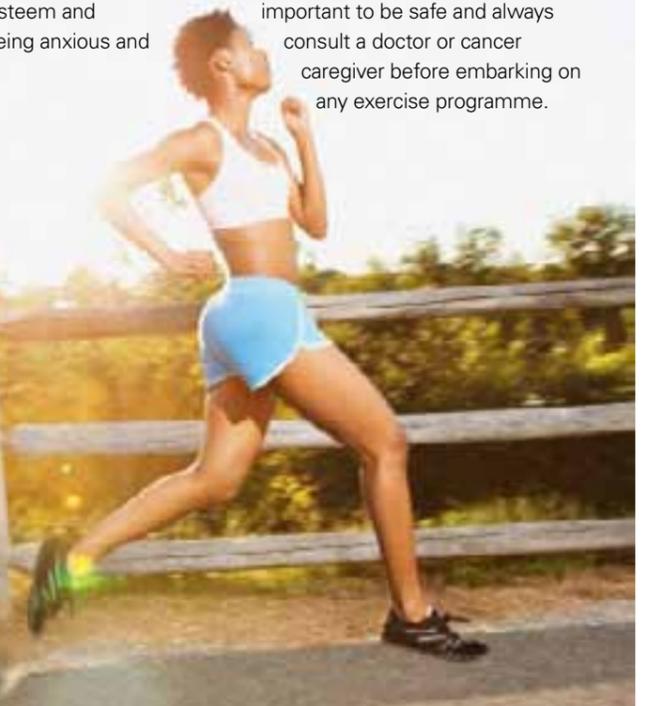
There's still a lot to discover about how exercise affects recovery from cancer and the effect on the immune system. However, there is evidence that getting to and staying at a healthy weight, eating right and being physically active may help reduce the risk of a second cancer, as well as other serious chronic diseases. Physical activity can also assist those living with advanced cancer, where the disease has spread to many places or is no longer responding to treatment. However, this depends on the type of cancer, physical ability and health problems related to the cancer and treatment.

Whatever stage you are at, it's important to be safe and always consult a doctor or cancer caregiver before embarking on any exercise programme.

RECOMMENDED EXERCISE TYPES:

- Flexibility or stretching, which is important for mobility
- Aerobic, which burns calories and helps you lose weight, as well as build cardiovascular fitness
- Resistance (lifting weights or isometric exercise), which builds muscle.

Sources: cancer.org, cancer.net, cancerresearchuk.org





NOT BEYOND US

World Cancer Day is a global event that takes place every year on February 4. It takes a positive approach to the fight against cancer, highlighting that solutions do exist across the continuum of cancer, and that they are within our reach.

Once considered a Western disease, now more than half of the world's cancer burden – both numbers of cases and deaths – occurs in developing countries.

Around 50% of cancer patients die of the disease in rich countries, but that figure rises to 80% in developing nations. This is largely due to cancer victims already having late-stage incurable tumours when they are diagnosed, indicating the need for much better detection programmes.

According to the World Health Organization, around 30 developing countries, including 15 in Africa, do not possess even a single radiation therapy machine. In some African countries, only 20% of patients survive cancers, such as cervical cancer, that are highly curable elsewhere in the world.

The five most common sites of cancer diagnosed among men in 2012 were the lungs, prostate, colorectum, stomach, and liver. For women, these were the breasts, colorectum, lungs, cervix, and stomach.

Cancer is a generic term for a large group of diseases that can affect any part of the body.

Cancer arises from one single cell, and the transformation from a normal cell into a tumour cell is a multistage process.

One defining feature of cancer is the rapid creation of abnormal cells that grow beyond their usual boundaries. These can then invade adjoining parts of the body and spread to other organs. This is known as metastasizing, and metastases are the major cause of death from cancer.

Interestingly, around 30% of cancer deaths are preventable as they are caused by the five leading behavioural and dietary risks – high body mass index, low fruit and vegetable intake, lack of physical activity, tobacco use, and alcohol use. Tobacco is by far and away the single biggest risk factor.

Some chronic infections are also risk factors for cancer, with an estimated 2.1 million new cases worldwide in 2008 attributable to infection. Ageing also plays a role in the development of cancer. The incidence of cancer rises dramatically with age.

A lot of time and money has been spent on cancer research, and although there is no cure, extensive knowledge has accumulated about

the causes of cancer and interventions to prevent and manage the disease.

Cancer can be reduced and controlled by implementing strategies for cancer prevention, and by early detection and the management of patients.

Some of the most common cancer types, such as breast cancer, cervical cancer, oral cancer and colorectal cancer, have high cure rates when detected early and treated properly. And even some disseminated cancer types, such as leukaemias and lymphomas in children, have high cure rates if the appropriate treatment is provided.

SPOTLIGHT ON BREAST CANCER

Breast cancer is the most common cancer in women in both developed and less developed countries.

Around 508,000 women died worldwide in 2011 due to breast cancer.

The survival rates vary greatly, ranging from 80% or over in high-income countries to less than 40% in low-income countries.

The low survival rates of the latter group can be mostly explained by the lack of early detection

IN SOME AFRICAN COUNTRIES, ONLY 20% OF PATIENTS SURVIVE CANCERS, SUCH AS CERVICAL CANCER, THAT ARE HIGHLY CURABLE ELSEWHERE IN THE WORLD."

DR MARGARET CHAN, DIRECTOR-GENERAL OF THE WORLD HEALTH ORGANIZATION

programmes, as well as by the lack of adequate diagnosis and treatment facilities.

Risk factors increase with age and include previous breast cancer in you or your family members. You are particularly at risk if you carry a breast cancer gene.

The earlier breast cancer is diagnosed, the easier it is to treat, and the better the chance of beating the disease.

Be breast aware by getting to know how your breasts look and feel at different times of the month. Also check for any nipple discharge not associated with breastfeeding. If you notice a change, consult your doctor.

SPOTLIGHT ON PROSTATE CANCER

Prostate cancer is the second most common type of cancer and the sixth leading cause of cancer death among men worldwide.

There were an estimated 899,000 new cases and 258,000 new deaths in 2008.

This is expected to grow to 1.7 million new cases and 499,000 new deaths by 2030 due to the growth and ageing of the global population. The disease is rare before age 50, and experts believe that most elderly men have traces of it. Apart from older age, the other well-established risk factors are black race/ethnicity and a family history of the disease.

There are often no early prostate cancer symptoms, but once prostate cancer begins to grow quickly or spreads outside the prostate, it becomes dangerous.

In the early stages (when it's only in the prostate gland), prostate cancer can be treated with very good chances for survival. Once it has spread beyond the prostate, it is not curable but it may be controlled for many years.

14.1m
adults in the world were diagnosed with cancer in 2012

70%
The expected rise in the number of new cases over the next 20 years

8.2m
The number of deaths from cancer in the world in 2012

169.3m
The estimated number of years of healthy life lost globally because of cancer in 2008

20%
of global cancer deaths are caused by tobacco, the most important cancer risk factor

> 30%
of cancer deaths could be prevented by modifying or avoiding key behavioural and dietary risk factors

4:10
cases of all cancer diagnosed worldwide come from the top four – lung, female breast, bowel and prostate cancer.

Sources: World Cancer Report, WHO, Cancer Research UK



FOOD FIGHTERS

Most experts agree that a predominantly plant-based diet is tops when it comes to battling disease.

Studies have highlighted the following plants that are rich in cancer-fighting substances.

BERRIES

All berries are packed with cancer-fighting phytonutrients, which studies show slow down the growth of premalignant cells and keep new blood vessels from forming.

BEETROOT

Beetroot contains anthocyanins that have been shown to kill cancer cells.

BROCCOLI

All cruciferous veggies (think cauliflower, cabbage, kale, and

the like) contain cancer-fighting properties, but broccoli is the only one with a sizable amount of sulforaphane that boosts the body's protective enzymes and flushes out cancer-causing chemicals.

TOMATOES

The cancer-fighting properties of tomatoes are thought to be due to lycopene, an antioxidant that can protect against DNA and cell damage.

CARROTS

Carrots contain natural compounds called polyacetylenes that have been found to have beneficial effects in tackling inflammation and cancer. They were also found to reduce cancer growth in rats.

GARLIC

Garlic is under investigation for several compounds that could have anti-cancer properties, in particular allyl sulfur that may help the body get rid of cancer-causing chemicals and cause cancer cells to die naturally. It may also have immune-boosting powers.



AVOID

Animal fats – butter, cheese and meat can be rich in saturated fat that has been linked to obesity, which is a big cancer predictor.

Processed meat – cured meats tend to be high in nitrites and nitrates. In large amounts, these preservatives can potentially increase your risk of stomach and other cancers.

Excessive alcohol – too much boozing is associated with an increased risk of cancers of the mouth, esophagus and breast.

Sources: webmd.com, health.com, eattoheat.org, canceractive.com, bbc.com

SURVIVORS' STORIES

SPRINGBOK SWIMMER

At the height of his fitness and health, South African sportsman Shaun Harris was diagnosed with testicular cancer. He was 28 years old.

Harris was on holiday in December 2010 when he started to feel ill and developed stomach pains. He went to see a doctor, who diagnosed him with a stomach ulcer and prescribed medication for this. The pain persisted and he visited his own doctor when he got back home for a second opinion. The doctor sent him to hospital for a scan, and they discovered an 8cm tumour in his abdominal area. After two days of tests, they found a germ cell tumour, commonly known as testicular cancer.

Harris underwent surgery to remove one of his testicles, however, they were not able to remove the tumour at this time. He endured intense chemotherapy sessions to reduce the size of the tumour and, after a second round, doctors were eventually able to

operate and remove what remained. The operation was a success and Harris has been in complete remission since October 2011. Harris listened to his body and proved testicular cancer does not have to be a death sentence if it is detected early enough. He is also proof that anyone can be diagnosed with cancer. Young and super fit, he didn't bother with regular checkups. But he discovered that a healthy lifestyle is not necessarily enough. Harris encourages all men, of all ages, to be more serious about their health, to talk about it and take action if they feel suspicious.

Apart from support from family and friends, his dream to compete in the 50m Freestyle at the 2016 Olympic Games in Rio kept him going through the difficult times. "Two years ago, I was sitting in our family TV room recovering from chemotherapy and surgery and watching



an international swimming event. I asked my family a rhetorical question, 'I wonder what it would feel like racing at that level again?' Today, I am in complete remission and have my focus on another goal," he writes in his blog. "With five months of training, with only five racing opportunities in five years, I am officially ranked amongst the top sprinters (4th) in the country for men's 50m freestyle."

BEAUTY QUEEN

Beating breast cancer is possible, even in a country with limited medical resources, says former Miss Malawi, Blandina Khondowe.

This brave survivor first discovered a lump during self-examination in April 2012. She was pregnant at the time and, with a history of cysts, she was advised not to worry.

In August, she gave birth and started breastfeeding. A pain lingered in her breast, but again doctors told her it was normal. She eventually became suspicious of a lymph node in her armpit and, 18 months after she had first discovered the lump, she visited a breast surgeon who conducted a biopsy. Five days before her 33rd birthday, she was told she had breast cancer. Khondowe's doctors advised her to seek foreign medical care and she travelled to India in order to receive radiation. Her treatment included surgery and three

sessions of chemotherapy. She also embarked on hormone therapy. A senior officer in the ministry of tourism, Khondowe's experience has made her a health activist in her country. "Malawi is in a bad state with regard to breast cancer and other cancers," she told The Nation. "Aside from the lack of radiation therapy, there are no mammograms in any public hospitals. A woman in a village has no way of accessing this, as it is only available at private hospitals at a ridiculous cost. And because of all this madness, Malawi is losing a lot of women to this disease. What is painful is that a lot of these deaths could be avoided." Khondowe plans to write a book about her experience to educate other women. "People think cancer equals death but this can be prevented. It is important to know that cancers detected early are curable."



PEOPLE THINK CANCER EQUALS DEATH, BUT THIS CAN BE PREVENTED."

LIBERTY BLUE HEALTH COVER'S ONCOLOGY BENEFIT

The Liberty Blue Health Cover oncology benefit is comprehensive and covers the costs of cancer treatment as a registered in-patient or as an out-patient.

The benefit is provided when patients are undergoing active cancer treatment, including associated costs up to and including a 12-month period (after active treatment) when the patient is in remission.

In particular, we cover the following:

- Chemotherapy/oncology medication
- Radiotherapy

- Specialised radiology, such as CT scans, MRI scans and angiography:

- CT / MRI scans (two per insured person per annum)
- PET scans (one per insured person per annum)
- Bone scans (one per insured person per annum)

- Consultations
- Pathology
- Hospitalisation for in-patient cancer treatment.

If you or one of your beneficiaries need to access this benefit, please call your local in-country office for assistance with registering to access the cover.

For more information, visit libertyhealthblue.com

LIBERTY BLUE HEALTH COVER

HOW TO GET PRE-AUTHORISATION

To make use of the following benefits and services included in your cover, you must obtain pre-authorisation from us:

- Hospitalisation
- Specialised dentistry
- Oncology (cancer treatment)
- Renal (kidney) dialysis
- Specialised radiology, including PET, CT and MRI scans
- In-hospital maternity care and childbirth
- Chronic care
- HIV management
- Emergency evacuation
- External medical appliances such as hearing aids, glucometers and wheelchairs
- Prostheses, such as artificial limbs.

If you do not obtain pre-authorisation, we have the right to decline funding or charge a 20% co-payment.

What is pre-authorisation?

Pre-authorisation allows us to ensure you receive the most appropriate treatment at the most appropriate cost. It also allows us to monitor the quality of the care that you need.

How to get pre-authorisation for normal in-patient procedures

Download the relevant pre-authorisation form from our website at libertyhealthblue.com or contact your local Liberty Health office. Complete the form and submit it to your local Liberty Health office at least 48 hours before receiving treatment or have your provider call the local Liberty Health office.

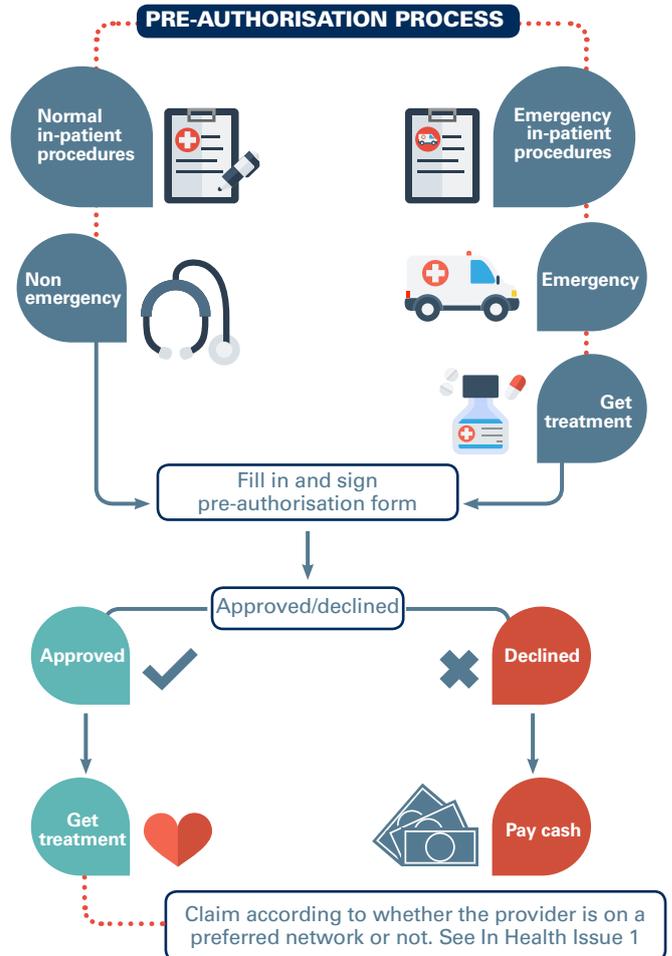
How to get post-authorisation after an emergency

If you have a medical emergency, you must submit written notifications and any supporting medical information to us within 48 hours of the event. If it happens on a weekend or public holiday, you must submit this information on the next working day. You can also ask your provider to submit the information for you.

An emergency that requires ambulance services

Contact your local ambulance services to attend to the emergency immediately. If the injured person can be transported in a standard vehicle, drive the patient to the nearest medical emergency facility. At the hospital, present the insured person's Liberty Blue Health Cover card.

Notify your local Liberty Health office of the incident within 48 hours as described above.



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