

What You Must Understand About the Cancer Definition in Your Critical Illness Contract

The following 3 pages show the benchmark definitions of life threatening Cancer used by the Canadian insurance industry today when assessing claims for critical illness policies.

The definition of Cancer (life threatening) is – *“Cancer (life-threatening) is defined as a definite diagnosis of a tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue.”*

Approximately 70% to 80% of all critical illness claims are for Cancer.

As we have begun detecting more and more cancers and as treatments, recovery & life expectancy has increased dramatically over the years various insurance company’s have begun adding more and more exclusions so that cancers that meet the above clause but aren’t considered as serious don’t receive the full benefit.

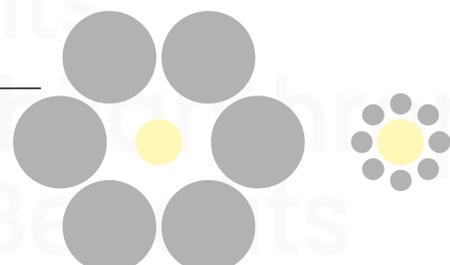
We still promote the full benefit in our preferred product selection. The text highlighted in red are the standard exclusions that many companies have now added to their definitions.

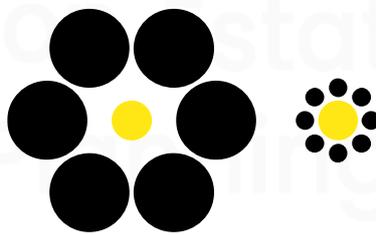
Once you purchase a policy from us with the first definition the insurance company is locked in and cannot change it.

Particularly scary is the use of the phrase, **“This includes but is not limited to...”** in reference to skin cancers.

We have high lighted & bolded new & additional exclusions in red.

(We have put our comments at the bottom of the page in black italics.)





The Cancer Definition we Recommend all CI Policies Have (from 2008)

Cancer (life-threatening) is defined as a definite diagnosis of a tumor characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The diagnosis of cancer must be made by a specialist.

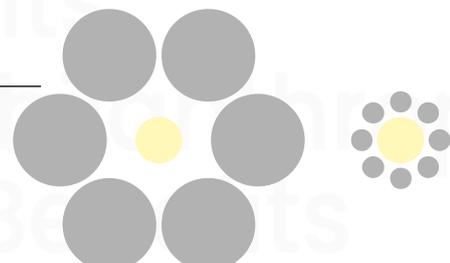
Exclusions:

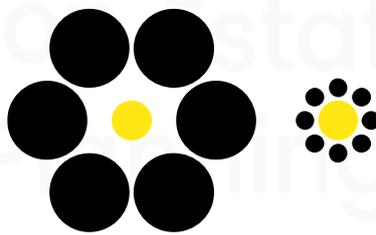
No benefit will be payable under this condition for the following non-life-threatening cancers:

- carcinoma in situ; or
- Stage 1 A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without Clark level IV or level V invasion); or
- any non-melanoma skin cancer that has not metastasized; or
- Stage A (T1 A or T1 B) prostate cancer.

(NB: Our recommended policies pay a reduced benefit for stage A prostate cancer, stage 1A malignant melanoma & Ductal carcinoma in situ of the breast & the entire amount of the benefit is still available should these progress)

(NB: the 90 day moratorium exclusion & timelines for providing evidence have been removed for the purpose of this comparison as they are similar for all definitions)





The 2013 Benchmark Cancer Definition That Most Insurer's Use

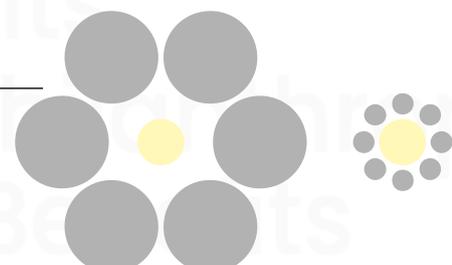
Cancer (Life-Threatening)* is defined as a definite diagnosis of a tumour, which must be characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. *Types of cancer include carcinoma, melanoma, leukemia, lymphoma, and sarcoma. The diagnosis of Cancer must be made by a Specialist.*

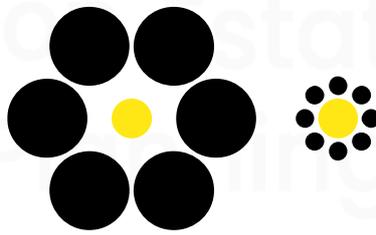
No benefit will be payable for the following:

- **lesions described as benign, pre-malignant, uncertain, borderline, non-invasive, carcinoma in-situ (Tis), or tumors classified as Ta;**
- malignant melanoma skin cancer that is less than or equal to 1.0 mm in thickness, unless it is ulcerated or is accompanied by lymph node or distant metastasis;
- any non-melanoma skin cancer, without lymph node or distant metastasis;
- prostate cancer classified as T1a or T1b, **without lymph node or distant metastasis;**
- **papillary thyroid cancer or follicular thyroid cancer, or both, that is less than or equal to 2.0 cm in greatest diameter and classified as T1, without lymph node or distant metastasis;**
- **chronic lymphocytic leukemia classified less than Rai stage 1; or**
- **malignant gastrointestinal stromal tumours (GIST) and malignant carcinoid tumours, classified less than AJCC Stage 2.**

For purposes of the policy, the terms Tis, Ta, T1a, T1b, T1 and AJCC Stage 2 are to be applied as defined in the American Joint Committee on Cancer (AJCC) cancer staging manual, 7th Edition, 2010. For purposes of the policy, the term Rai staging is to be applied as set out in KR Rai, A Sawitsky, EP Cronkite, AD Chanana, RN Levy and BS Pasternack: Clinical staging of chronic lymphocytic leukemia. Blood 46:219, 1975.

(NB: the 90 day moratorium exclusion & timelines for providing evidence have been removed for the purpose of this comparison as they are similar for all definitions)





The 2018 Benchmark Definition that Most Insurer's Have or Are Switching Too

Cancer* is defined as the definite diagnosis of a malignant tumour. This tumour must be characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Types of cancer include carcinoma, melanoma, leukemia, lymphoma, and sarcoma.

The diagnosis of Cancer must be made by a Specialist and must be confirmed by a pathology report. For purposes of the policy:

- T1a or T1b prostate cancer means a clinically inapparent tumour that was not palpable on digital rectal examination and was incidentally found in resected prostatic tissue.
- The term gastrointestinal stromal tumours (GIST) classified as AJCC Stage 1 means:
 - Gastric and omental GISTs that are less than or equal to 10 cm in greatest dimension with five or fewer mitoses per 5 mm², or 50 per HPF; or
 - Small intestinal, esophageal, colorectal, mesenteric and peritoneal GISTs that are less than or equal to 5 cm in greatest dimension with 5 or fewer mitoses per 5 mm², or 50 per HPF;
- The terms Tis, Ta, T1a, T1b, T1 and AJCC Stage 1 are as defined in the American Joint Committee on Cancer (AJCC) cancer staging manual, 8th Edition, 2018.
- The term Rai stage 0 is as defined in KR Rai, A Sawitsky, EP Cronkite, AD Chanana, RN Levy and BS Pasternack: Clinical staging of chronic lymphocytic leukemia. Blood 46:219, 1975.

Exclusions: No benefit will be payable under this condition for the following:

- **Lesions described as benign, non-invasive, pre-malignant, of low and/or uncertain malignant potential, borderline, carcinoma in situ, or tumors classified as Tis or Ta;**
- Malignant melanoma of skin that is less than or equal to 1.0mm in thickness, unless it is ulcerated or is accompanied by lymph node or distant metastasis;
- Any non-melanoma skin cancer, without lymph node or distant metastasis. **This includes but is not limited to, cutaneous T cell lymphoma, basal cell carcinoma, squamous cell carcinoma or Merkel cell carcinoma;**
- Prostate cancer classified as T1a or T1b, **without lymph node or distant metastasis;**
- **Papillary thyroid cancer or follicular thyroid cancer, or both, that is less than or equal to 2.0cm in greatest dimension and classified as T1, without lymph node or distant metastasis;**
- **Chronic lymphocytic leukemia classified as Rai stage 0 without enlargement of lymph nodes, spleen or liver and with normal red blood cell and platelet counts;**
- **Gastro-intestinal stromal tumours classified as AJCC Stage 1;**
- **Grade 1 neuroendocrine tumours (carcinoid) confined to the affected organ, treated with surgery alone and requiring no additional treatment, other than perioperative medication to oppose effects from hormonal oversecretion by the tumour; or**
- **Thymomas (stage 1) confined to the thymus, without evidence of invasion into the capsule or spread beyond the thymus.**

(NB: the 90 day moratorium exclusion & timelines for providing evidence have been removed for the purpose of this comparison as they are similar for all definitions)

