

# Cancer 101

Prevent it. Detect it. Treat it.





Nearly **14 million** Americans alive today have been diagnosed with cancer. And more than 1.7 million new cancer diagnoses are expected in 2014.

# 14 MILLION

Given large numbers like these, you probably know someone who has experienced a cancer diagnosis. Or perhaps you know firsthand what it's like to hear that dreaded word in a doctor's office.

**Here's the good news: The five-year survival rate for all types of cancer has increased to 68%.** As medical technology improves and Americans become more knowledgeable and responsible for their long-term well-being, cancer is becoming increasingly treatable. And when the disease is detected and treated early, patients have a stronger than ever chance of thriving well into the future.

In this booklet, you'll discover ways you can take control of your health and give yourself the best odds of a cancer-free life. Please take a few moments to read this information—and then share it with your loved ones.

What you know about cancer could save a life.

## What is cancer?

The normal cells in your body grow, divide and die throughout your lifetime. By contrast, cancer cells grow and divide at an uncontrolled rate, and they don't die. Cancerous cells that invade nearby tissue and spread ("metastasize") into other areas of the body are harmful ("malignant"). Unlike normal cells, they can't be repaired by the body's immune system.



## Who gets cancer?

Cancer affects people of all ages, but the risk of developing most types of cancers increases over time. **Today, about 77% of all cancers are diagnosed in people aged 55 and older.**

American men have nearly a **1-in-2** lifetime risk of developing cancer. For women, the risk is slightly less—about **1-in-3**.

## What causes cancer?

Some individuals are more likely to develop the disease because they inherit cancer-prone DNA. More often, however, an individual's DNA becomes damaged by habits or behaviors.

The four most common contributors to cancer are described in this brochure. If you have one of these harmful habits, check out the "best prevention tip" listed in each section.

# COMMON CONTRIBUTORS

## 1. TOBACCO PRODUCTS

**Smoking is the No. 1 preventable cause of premature death**, claiming about 480,000 lives a year. Cigarettes and cigars contain agents that increase the risk of at least 17 types of cancer, including the nasal cavity, lips, oral cavity, pharynx, larynx, lung, esophagus, pancreas, kidney, bladder and stomach. Smoking is responsible for nearly 20% of all deaths in the U.S.

Even if you've smoked for years, you can benefit almost immediately by quitting. People who quit live longer than those who keep up the habit. When smokers stop by age 50, they're 50% more likely to live at least 15 more years.

**Best prevention tip:** Quit using tobacco in any form. Cigarettes, cigars, pipes and smokeless tobacco all cause cancer and should be avoided.

Tobacco addiction has both psychological and physical components. For most people, the best way to quit is some combination of medicine, behavior modification and emotional support.

With the wide range of counseling services, self-help materials and medications available today, smokers have more tools than ever to help them quit smoking for good.

Increase your chances of quitting. Call **(800) 227-2345** to talk to a cancer information specialist about programs and other resources in your area.



## 2. SECONDHAND SMOKE

**The secondhand smoke inhaled by nonsmokers is toxic.** It contains about 7,000 chemicals, at least 69 of which are known or suspected carcinogens. Each year, lung cancer caused by secondhand smoke claims the lives of about 3,400 nonsmoking adults. Secondhand smoke also causes an estimated 42,000 deaths from heart disease among nonsmokers. And it contributes to chronic coughing, wheezing, chest tightness and reduced lung function in adult nonsmokers. In children, it worsens asthma and asthma-related problems, while also causing lower respiratory and lung infections.

**Best prevention tip:** 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 your healthier lifestyle.

## 3. ALCOHOL

People who drink excessive amounts of alcohol increase their risk of cancers of the mouth, pharynx, larynx, esophagus, liver and breast. When combined, smoking and alcohol use increase this risk even more.

**Best prevention tip:** Men should consume no more than two alcoholic beverages per day, and women should stop at one. One drink is defined as 12 ounces of beer, 5 ounces of wine or 1.5 ounces of 80-proof whiskey, vodka, gin or other type of distilled spirit.

# COMMON CONTRIBUTORS

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## 4. SUN EXPOSURE

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

**Best prevention tip:** Be safe under the sun. Even when the sky is cloudy or overcast, UV rays are present. To protect yourself and your loved ones, use lots of sunscreen, seek shade and limit your time in the sun at midday. The best ways to prevent skin damage are to avoid excessive sun exposure and steer clear of tanning beds and sunlamps.

## UNDERSTANDING SPF

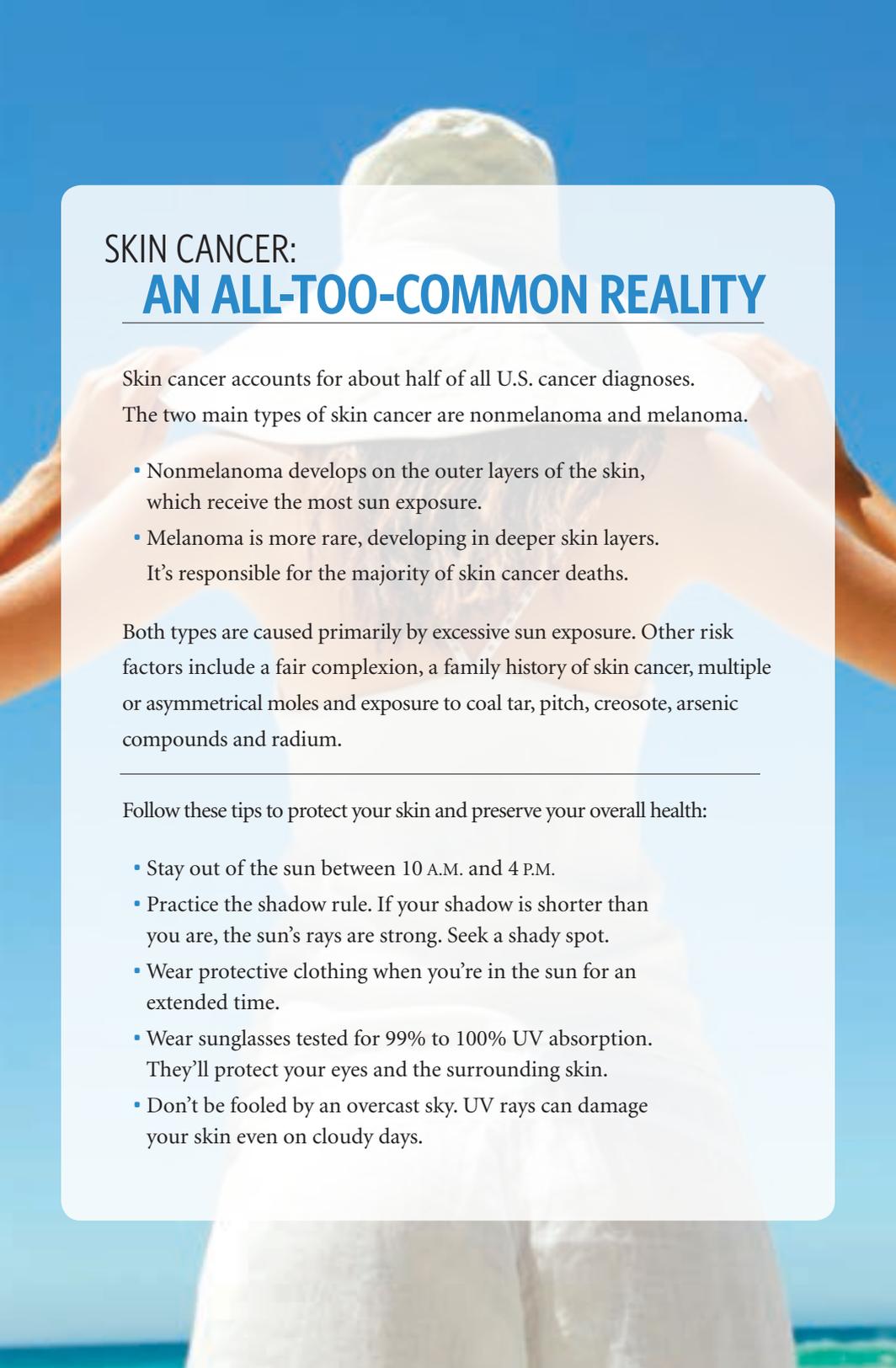
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SPF, which stands for “sun protection factor,” describes how long a sunscreen product protects the skin when used properly. The SPF number indicates the length of time your skin can be exposed to the sun before burning.

- A fair-skinned person typically begins to burn after 15 minutes in the sun. SPF 15 sunscreen would prevent 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.

No matter how strong your sunscreen, **you should reapply it every two hours**—or more frequently if you’re swimming or sweating.





## SKIN CANCER: **AN ALL-TOO-COMMON REALITY**

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Skin cancer accounts for about half of all U.S. cancer diagnoses. The two main types of skin cancer are nonmelanoma and melanoma.

- Nonmelanoma develops on the outer layers of the skin, which receive the most sun exposure.
- Melanoma is more rare, developing in deeper skin layers. It's responsible for the majority of skin cancer deaths.

Both types are caused primarily by excessive sun exposure. Other risk factors include a fair complexion, a family history of skin cancer, multiple or asymmetrical moles and exposure to coal tar, pitch, creosote, arsenic compounds and radium.

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Follow these tips to protect your skin and preserve your overall health:

- Stay out of the sun between 10 A.M. and 4 P.M.
- Practice the shadow rule. If your shadow is shorter than you are, the sun's rays are strong. Seek a shady spot.
- Wear protective clothing when you're in the sun for an extended time.
- Wear sunglasses tested for 99% to 100% UV absorption. They'll protect your eyes and the surrounding skin.
- Don't be fooled by an overcast sky. UV rays can damage your skin even on cloudy days.

# FIGHTING CANCER **WITH FOOD**

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



# WHAT YOU EAT

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**A number of common foods have cancer-fighting ingredients. Bolster your ability to kick cancer by adding these foods to your daily diet.**

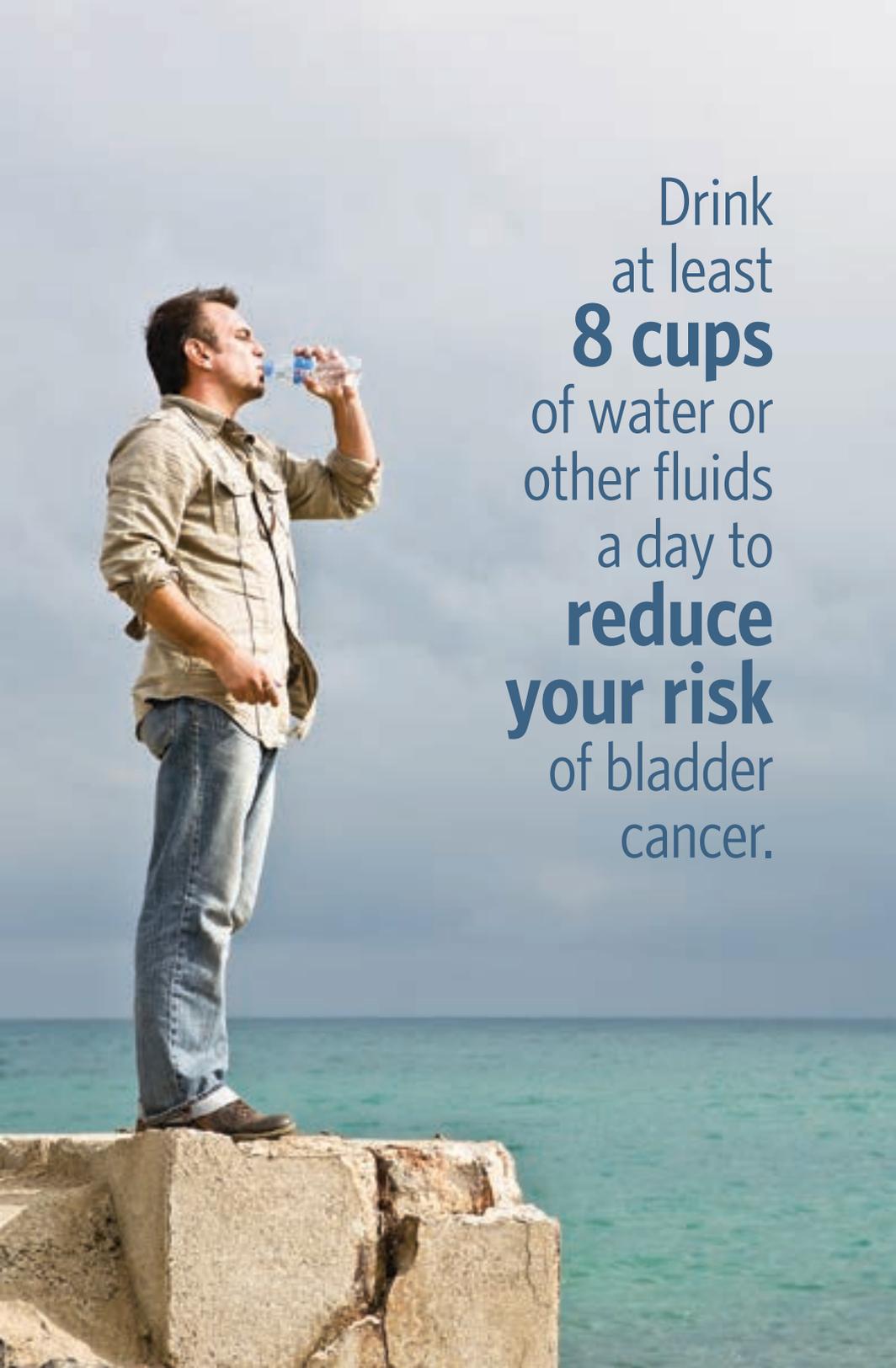
- **TOMATOES:** This garden standard is loaded with Vitamin C and lycopene.
- **CRUCIFEROUS VEGETABLES:** Fortified with phytochemicals, these veggies include broccoli, red cabbage, cauliflower, kale, red beets and Brussels sprouts.
- **SPINACH:** These green leaves are full of cancer-curbing antioxidants.
- **BEANS:** Strengthen your ability to beat digestive and breast cancers by eating beans.
- **HOT RED PEPPERS:** Containing capsaicin, peppers can snuff out carcinogens from cigarettes and some foods.
- **GARLIC:** Part of the onion family, garlic may help guard against breast cancer.
- **ORANGES:** Boost your immune system with the Vitamin C in this favorite fruit. Oranges also have cancer-fighting limonoids.
- **BERRIES AND GRAPES:** Many types of berries—including strawberries, blueberries, cranberries, raspberries and blackberries—as well as red and purple grapes—contain antioxidants.
- **FIBER-RICH FOODS:** Whole wheat, grains, fortified cereals and apples can help prevent pancreatic and stomach cancers while helping to rid the body of toxins.
- **TEA:** Hot or cold, green and black teas are packed with antioxidants that can help curb cancer.

# FRIENDLY FOODS

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- 1.** Eat at least five servings of fruits and vegetables each day. Focus on colorful foods, which have the highest nutritional content.
- 2.** Preserve the water-soluble vitamins and other nutrients in veggies by microwaving or steaming them. Avoid boiling vegetables for long periods, because this can leach out those healthy ingredients.
- 3.** Drink at least eight cups of water or other fluids a day to reduce your risk of bladder cancer. Each mouthful helps dilute and reduce the concentration of carcinogens in your bladder.
- 4.** Cut the fat. Foods high in calories and fat contribute to obesity, which is linked with higher rates of certain cancers.
- 5.** Limit your consumption of processed and red meats.





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# SIGNS AND SYMPTOMS OF CANCER

The signs and symptoms vary based on several factors, including the cancer's size, location and impact on the surrounding tissue.

If cancerous cells spread, symptoms may show up in other parts of the body. And as cells continue to grow, they can push on nearby organs, blood vessels and nerves, creating even more symptoms. Common cancer signs and symptoms include **unexplained weight loss, skin changes, fever, fatigue and pain.**

## **SPECIFIC CANCER SIGNS INCLUDE:**

- Changes in bowel or bladder function
- Sores or wounds that don't heal
- Unusual bleeding or discharge
- Thickening of the skin
- Lumps
- Indigestion or difficulty swallowing
- Warts or moles that change color or shape, lose their definite borders or itch
- Nagging cough or hoarseness

**IF YOU EXPERIENCE ANY OF THESE SYMPTOMS, BRING THEM TO YOUR DOCTOR'S ATTENTION AS SOON AS POSSIBLE.**

# PREVENTION AND EARLY DETECTION ARE KEY!

**Some cancers can't be prevented. But, the *best* plan is to emphasize healthy habits and regular care.**

When cancer is discovered early, patients have a better chance of long-term survival. At your next physical exam, ask your doctor to check for signs of cancer in the thyroid, oral cavity, skin, lymph nodes

and testes or ovaries. Your physician may check for nonmalignant diseases, too.

To increase the duration and quality of your life, follow your doctor's recommended testing schedule. You can find more information about cancer screenings and early detection at [www.cancer.org](http://www.cancer.org).



# GUARD YOUR HEALTH AND FINANCIAL WELL-BEING

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By practicing healthy habits and seeking regular care, you can significantly decrease your odds of being diagnosed with cancer.

But if you were to have cancer, you may face a variety of unexpected expenses, including out-of-pocket costs not covered by your major medical insurance. Could you afford the cost of care?

## Focus on your health, not on the high cost.

Washington National Insurance Company offers supplemental health insurance solutions to help you protect your well-being and your finances if you're diagnosed with 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 upon first diagnosis
- Health Advocate™ services and support
- Benefits for wellness screenings and tests
- Coverage for surgery, radiation and chemotherapy
- Transportation and family lodging for care-related travel
- Optional Alternative Care rider to help patients manage pain, nausea and other side effects of treatment
- Optional premium-return rider that returns all premiums you pay for your policy, minus claims

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

**CRITICAL ILLNESS INSURANCE BENEFITS CAN INCLUDE:**

- Up to \$75,000 when cancer is first 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

Help protect your finances with supplemental insurance from Washington National. **For more information about these products, please contact your Washington National agent or call (800) 525-7662.**

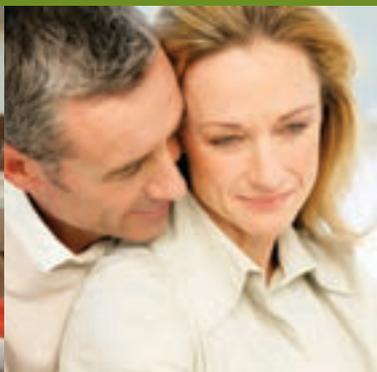
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*LIMITED-BENEFIT POLICIES.*

*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 2014" 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.*