



1<sup>st</sup> Quarter 2007

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### Did You Know

- Officially, by 2027 life expectancy for women will be 85.4 and for men 81.4.
- Before age 75, 1 in 3 men and 1 in 4 women will suffer from cancer.
- For a 40 year old the risk of having coronary artery disease in their future life is 1 in 2 for men and 1 in 3 for women.
- Stroke affects over 40,000 Australians annually.
- A 40 year old has an 80% chance of becoming temporarily disabled before age 65 and a 33% chance that his/her disablement will last for more than 3 months.
- Half of Australians over the age of 30 can expect to be diagnosed with a serious illness, disability or injury at some time.
- Everyone suffers back pain from time to time, but an estimated 1 in 10 Australian adults experience significant disability as a result.

Source: Asteron



## Income Protection Insurance

As the name suggests, Income Protection insurance provides cover in case you are unable to work through sickness or injury. This is particularly useful for business owners (the self-employed) and for full-time employees if they are injured inside or outside of normal work hours. (Workers compensation insurance will usually cover employees during work hours.)

It means that while you are unable to work, you still have income coming in which can help to pay the bills.

Generally, the policy will provide up to 75% of your gross eligible income in a nominated monthly cash payment if an accident, illness or temporary disability prevents you from working. Eligible income can include salary, commission, employer superannuation, car allowances and bonuses.

Because Income Protection plans vary significantly, checking the wording of this type of policy is critical as it could mean the difference between good and sub-standard coverage.

Make sure you compare the wording for these areas:

- Total disability;
- Partial disability;
- Illness;
- Injury;
- Pre-disability earnings;
- Pre-disability indexation;
- Benefit indexation;
- Whether it's an agreed value contract; and
- Cover if you become unemployed.

### Common income protection clauses

A common clause in many policies is: "If during a disability the life insured receives a benefit from another source, the benefits from an Income Protection program may be reduced proportionately. This will depend on the program."

Many policies exclude cover where the accident or injury was deliberately

caused by the insured or the insured has been convicted of a criminal offence.

There are also differences between policies as to the circumstances under which the insured is no longer considered "disabled" making payments cease. Some policies will also cease if the insured is capable of being employed again and others continue if the insured is unable to return to his/her previous employment. Other variations to look out for include:

- Any time limits;
- Whether it is renewable or not once you reach a certain age;
- If it offers a choice of waiting period - the minimum is 14 days, but some policies allow you to choose a longer waiting period thereby reducing you premiums;
- How long the benefit period is, ie how long payments continue for; and
- Don't be blinded by a long list of benefits, they will often vary between insurers. Focus on how many of them you think are relevant to you.

Contributions to an Income Protection plan can be tax deductible. However, any monthly payments received may be taxed as income.

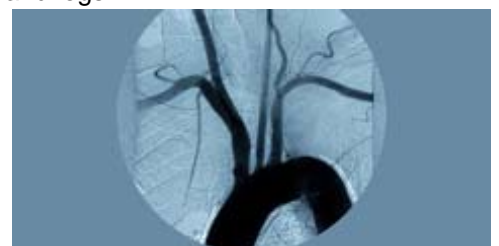
Source: Money Matters

## Surgery of The Aorta

### What causes the need for surgery?

The aorta is the largest artery in the body. It carries oxygen rich blood from the heart to all parts of the body. All other arteries branch off the aorta.

The aorta is connected to the heart and travels up and over it, travelling down through the body to the abdomen where it branches into the right and left iliac arteries which supply blood to the pelvis and legs.



getting you from **a** to **b**

Occasionally the aorta can become diseased by dilating or enlarging (aneurysm) or by splitting and separating into an inner and outer layer (dissection). Surgery is then undertaken to replace the segment of diseased aorta.

### **Aortic Aneurysm**

An aorta has muscular walls which have an elastic quality which keeps them pressurised, moving blood through the body. An aneurysm is a weakening or stretching in these muscular walls leading to an enlargement, bulge or sagging in the aorta. Blood is unable to rush through the aorta and begins to pool in the bulging section. An aneurysm has the potential to burst and cause massive bleeding which can lead to death.

### **Aortic Dissection**

An aortic dissection occurs when there is a tear or rip in one or several layers of the wall of the aorta. The wall of an aorta has three layers: a thin layer; a muscular middle layer (that gives the vessel its flexibility under pressure from filling with blood; and a fibre-like outer layer (that strengthens the vessel against bursting when the heart pumps blood into the body). When a dissection occurs, blood flows through the tear, filling the space between the layers of the aorta and becomes trapped.

This usually occurs in the thoracic (chest) portion of the aorta, but may also occur in the abdominal portion.

An aortic dissection usually causes severe pain.

### **How it can affect you**

Symptoms vary, although sudden and sharp pain is common. Other symptoms include:

- Dry cough;
- Shortness of breath;
- Weakness;
- Numbness;
- Fainting;
- Dizziness;
- Pallor;
- Nausea; Weak or absent pulse; and
- Pulsating mass felt in the abdomen.

On being seen by a doctor, a series of tests including x-ray, CT scan, ECG and blood tests are performed which assist in diagnosing an abnormality in the aorta.

If the aneurysm or dissection is unable to be treated medically through the use of drugs, diet and exercise, then surgery is required. Hospital administration, commonly of 8 to 12 days, will be arranged.

Depending on the position of the aneurysm or dissection a surgeon will operate via:

A thoracotomy - an opening in the chest cavity; or

A laparotomy - Which involves opening the abdomen.



An artificial graft is stitched inside the aneurysm and, because blood flow is so good in the aorta, these grafts usually last a lifetime. This is major surgical procedure and it may take 6 weeks to 6 months to fully recover.

Who is involved in treatment?

Specialist doctors including a general practitioner, cardiac surgeon and physician, anaesthetist, pathologist and radiologist, nurses, physiotherapists, dieticians and pharmacists may also be involved with the treatment and recovery from this surgery.

### **Factors which may increase your risk**

- High blood pressure which weakens the aorta wall;
- Atherosclerosis (hardening of the arteries);
- Congenitally weak artery;
- You are aged over 60;
- Previous heart attack;
- Family history;
- Smoking;
- Diabetes;
- Injury; Obesity; and
- Marfan's Syndrome.

### **Facts to know**

- In 2001-2 in Australia there were 1,990 operations performed on abdominal aortic aneurysms;
- Males were 5 times as likely as females to undergo abdominal aortic aneurysm operations in 2001-2002;

- For smokers, the risk of a ruptured aortic aneurysm is up to 8 times for that of non-smokers.

Source: AXA

## **Fibromyalgia**

Fibromyalgia is a complex, chronic pain condition that primarily affects the muscles, tendons and ligaments throughout the body without any obvious tissue damage. The pain is usually described as aching, throbbing or burning and is unpredictable in nature and people often experience fatigue.

The cause of fibromyalgia is unknown, but latest scientific theories suggest that it is attributed to a problem with central pain processing in the central nervous system.

In this overly sensitive state there is a lower threshold to pain stimuli. The muscles and joints ache in response to seemingly mild stress and trauma. In some cases it is thought that fibromyalgia may be triggered by viral illness, psychological stress, sleep deprivation or trauma.

The diagnosis of fibromyalgia has to be made through physical examination of the person and includes a history of at least three months of widespread pain and increased tenderness in recognised tender points in the body such as neck, shoulder, chest, ribcage, lower back, thighs, knees and arms.

Other symptoms may include:

- Exhaustion;
- Sleep disturbance;
- Increased headaches and facial pain;
- Abdominal discomfort – irritable bowel syndrome;
- Irritable bladder – cystitis;
- Numbness of tingling, particularly in extremities; and
- Stiffness, usually present in the morning.

All age groups and males can be affected, but it seems to mainly affect women between the ages of 30 and 50.

The cause is unknown and to date there is no cure for fibromyalgia. Medication for pain relief and improved sleep as well as anti-depressants may be prescribed.

Physiotherapy, gentle exercise and stress management may help.

Source: AXA