

ENGAGEMENT

Blog – Physical health: Skin Cancer

The following blog has been prepared by TAL. It is available to use in white-label format for communications and is designed to provide information for positive ways to support physical health.

While all care has been taken to ensure that the information provided is accurate and complete at the date of this publication, neither TAL nor its employees accept liability for any loss or damage caused as a result of the fund's reliance on the information. The fund should consider its own obligations and requirements when deciding the appropriateness of this blog and who it makes it available to.

-BLOG-

Six misconceptions about skin cancer

With a health condition as common as skin cancer, widespread myths and misconceptions must be dispelled to keep Australians safe in the sun and confident in their skin health.

Skin cancer is a bigger issue than many people realise. Recent research by our life insurance partner, TAL found more than half of Australians still acknowledge that they underestimate the prevalence of skin cancer in Australia, so it's clear that there's still more to do to support people in talking about and committing to skin safety.¹

TAL's General Manager, Health Services, Dr Priya Chagan, helps to set six common misconceptions straight.

Myth 1. Sun damage is only possible on sunny days

Don't let what's out of sight be out of mind. Even on cloudy or rainy days, UV levels can be extreme and damage your skin, increasing your risk of developing skin cancer. It's important to always protect your skin, especially when UV levels are high, to reduce your risk of skin cancer.

TAL SpotChecker research shows that **70% of Aussies base their sun protection habits on the weather**, not UV levels. And many are skipping sun protection, especially on cloudy or rainy days when UV radiation can be extreme.¹

- TAL SpotChecker research found that 72% of Australians equate sunny days with higher UV levels, however UV rays can penetrate through clouds too and cause skin damage.¹
- Nearly half of Australians (49%) say they protect their skin when the sun's out, but just 6% say they do when it's cloudy or rainy.¹

This is important because... 2 in 3 Australians will develop skin cancer over their lifetime, and almost all (95%) are caused by UV radiation.¹

¹ The survey was conducted by Edentify Pty Ltd on behalf of TAL, in October 2024, with a nationally representative sample of 1,000 respondents in Australia aged 18+ years old.

Myth 2. The higher SPF you apply, the longer you can stay out in the sun

Higher SPF can often create a false sense of security, leading people to think they can stay out in the sun much longer and even skip reapplying their sunscreen. Regardless of the SPF, sunscreen should not be applied just to extend the amount of time you spend in the sun.

Sunscreen is not a complete shield from the sun, and it should not be used as the only line of defence against UV. As a general rule, when the UV Index is 3 or above, the Cancer Council recommends protecting yourself in five ways by:

1. **slipping** on sun protective clothing
2. **slopping** on sunscreen
3. **slapping** on a broad brim hat
4. **seeking** shade when possible
5. **sliding** on sunglasses.

Sunscreen should be applied 20 minutes before going outdoors so it absorbs into the skin to offer optimal protection. Although some sunscreen is water resistant, no sunscreen is completely waterproof, and it should be reapplied immediately after swimming. And, if you are in the sun for longer periods, then it needs to be reapplied every two hours.

The SPF included in cosmetics and moisturisers may not be enough to provide adequate sun protection. Unless cosmetics are labelled with SPF30 or higher, then additional sunscreen is needed.

Myth 3. People with darker skin can't get skin cancer

It's a common misconception that people with darker skin or those who have already had sun exposure are less susceptible to the dangerous effects of exposure to the sun's UV rays. Although darker skin, including olive-toned skin, may not burn in the sun as easily as fairer skin, the reality is that any exposure to UV radiation can come with risks.

The places on the body where skin cancers tend to occur in people with darker skin may be in less exposed areas such as the soles of the feet, which makes detection more difficult. Because of that, skin cancer is typically diagnosed at a later stage in people with darker skin, which means it is generally more difficult to treat successfully. Regardless of skin type, everyone should be practicing regular skin safety behaviours at any age.

Myth 4. Sunscreen is the only form of protection needed to prevent skin cancer

While sunscreen plays an important role in skin safety, the reality is that skin cancer can occur anywhere on the skin, including places that receive little or no sun exposure.

To minimise the risk of developing skin cancer, multiple forms of sun protection – including but not limited to the use of sunscreen – should be used when UV levels are 3 or above.

The Therapeutic Goods Administration (TGA) regulates sunscreens in Australia, ensuring that only approved ingredients, including chemicals, that have been assessed for quality and safety, are used in products.

Some sunscreens may market themselves as organic or natural – these products often use physical blockers, such as zinc, to help protect against UV. The Cancer Council recommends using an SPF 50 or SPF50+ sunscreen that is broad spectrum, water resistant and TGA approved.

We also recommend that you check the expiry date, as products that are past their expiry date, while may not be harmful, will not give you proper protection against UV radiation.

Prevention isn't enough on its own. It's important to self-check your skin and get regular professional skin checks, particularly if you see changes in your skin. As one of the most easily detectable and preventable cancers, it's so important that these checks become an integral part of everyone's health routine.

Myth 5. If you keep an eye on your skin, you don't need to get professional skin checks

Getting familiar with how your skin looks and developing a regular habit of checking your skin for new spots and changes is key to early detection.

In addition to regular skin-checks, it's important to get regular skin checks by a professional, which is a simple process. The doctor will examine your skin, including areas you may not be able to see. It's quick, easy and could save your life.

Many GPs and skin cancer clinics bulkbill for their services, while others may charge a fee. Ahead of your appointment, ask about costs and how much is covered by Medicare or your private health fund.

Myth 6. Unprotected sun exposure is required to avoid Vitamin D deficiency

Often dubbed 'the sunshine vitamin', Vitamin D is important for bones, muscles and overall health. People shouldn't sit out in the sun unprotected or deliberately expose themselves to potentially harmful UV with the intention of upping their Vitamin D intake.

The Cancer Council states that adequate Vitamin D levels are reached through regular, incidental exposure to the sun. When the UV Index is 3 or above, most people maintain adequate Vitamin D levels just by spending a few minutes outdoors on most days during the week.²

With 2 in 3 Australians to be diagnosed with skin cancer over their lifetime, it's vital to spread the word about sun safety and skin protection in Australia.³

-ENDS-

DISCLAIMER [please add to your post]

Important Information

The health, medical, diet and nutrition, fitness and financial information contained in this blog post is not a substitute for advice from a qualified medical or other health professional or a financial adviser. It is not intended to diagnose, treat, cure or prevent any health problem. Always consult your medical practitioner or other health professional in relation to any medical issue or concern, before changing your diet, starting an exercise program, or taking medication or supplements of any kind. Always consult your financial adviser in relation to your financial needs and objectives. While all care has been taken to ensure that the information provided is accurate and complete at the date of publication, neither TAL Life nor its employees accept liability for any loss or damage caused as a result of any use of or reliance on the information.

The information in this blog post is of a general nature only and does not take into account your individual needs, objectives or financial situation. Before making any decision about a life insurance product you should consider the relevant Product Disclosure Statement and seek professional advice before deciding whether it is suitable for you. You can also get a copy of any relevant target market determination. This blog post has been prepared by TAL Life Limited ABN 70 050 109 450, AFSL 237848, an issuer of life insurance.

² Cancer Council Australia. (2024). *Vitamin D*

³ Cancer Council Australia. (2024). *End the trend 2024/2025*