



# A clear choice for cancer cover

Private Medical Insurance for large corporate schemes with 250+ insured employees

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# Cancer cover with clarity and choice

**Our aim is to support** your employees and business through difficult times by offering flexible medical cover including cover for cancer treatment.

New developments in cancer treatments are focused on drugs that target the cancerous cells whilst leaving the healthy ones alone. These 'targeted therapies' modify the disease process – which tends to prolong life, rather than offer a potential cure – and have no set treatment period.

We've created a choice of targeted therapy cover levels to suit your requirements. You can choose to upgrade or downgrade from the standard cover, and your employees will still benefit from other cancer treatments included within your policy, even if you remove targeted therapy cover entirely. NHS cancer cash benefit is included in core cover regardless of the option selected.

## Targeted therapies cover levels



Cover level options	Targeted therapy cover
Upgrade 2	<b>Extensive cancer cover</b>
Upgrade 1	36 months
<b>Core benefit standard default</b>	<b>12 months</b>
Downgrade 1	6 months
Downgrade 2	0 months

If you select the 'extensive cancer cover' option, we'll cover the cost of proven breakthrough cancer therapies for your employees in full, for as long as their specialist says they need them. This means that they'll never need to worry about cover 'running out' for targeted therapies – drugs like Herceptin and Avastin. With this level we'll also pay for drugs used to strengthen bones, (such as bisphosphonates), in full.

Your employees will also receive extensive cover for their aftercare, to make things as comfortable as possible following treatment. This includes consultations with a dietician, as well as money towards prostheses or a wig if necessary and increased levels of support for end of life care.

The extensive cancer cover option, our highest level of cover, also provides a number of additional benefits which you can find more about on the following pages.

No matter what level of cancer cover you select, everybody who makes a claim will benefit from one to one advice from a member of our oncology team, who'll be there to help and support your employees from diagnosis through to treatment and aftercare. We ensure that they have a named case manager to talk to, who can get to know them and stay up to date with their progress during treatment.

# A summary of cancer cover

The table below explains what cancer treatment is covered under our large corporate PMI schemes with 250+ employees and the cover available under the different options.

Where will I be covered to have treatment?	<ul style="list-style-type: none"> <li>At a hospital on your list that we recognise or a facility recognised by us as part of a network for your treatment and condition</li> <li>At home if your specialist agrees that this is possible – this will depend on the treatment that you need</li> <li>Out-patient CT, MRI and PET scans will only be covered at a diagnostic centre recognised by us</li> </ul>	
Are diagnostic tests covered?	<p>Yes.</p> <p>If you want to, you can choose to apply limits to out-patient consultations, diagnostic tests and treatment. If you chose our highest level of cover out-patient limits will still apply after diagnosis of cancer (unless otherwise stated). However, if you chose to apply out-patient limits and have cover for radiotherapy and chemotherapy we'll still cover consultations and diagnostic tests in full whilst you're having radiotherapy or chemotherapy.</p> <p>The policy will not pay for genetic tests to see whether you're likely to get cancer or not. However we'll pay for genomic tests that are needed to see if a particular treatment is suitable for you.</p>	
Will I be covered for surgery?	Yes	
Will I be covered for preventative treatment?	<p>We'll pay for surgery to prevent further cancer if you've already had treatment for cancer that we've paid for – for example, we'll pay for a mastectomy to a healthy breast in the event that you've been diagnosed with cancer in the other breast, if it's recommended by your specialist.</p> <p>We won't pay for treatment where you have no symptoms of cancer, for example where you have a strong family history of cancer.</p>	
What drug treatment is covered?	<p>If you choose our highest level of cancer cover we'll cover in full:</p> <ul style="list-style-type: none"> <li>Chemotherapy – drugs used to destroy cancer cells</li> <li>Targeted therapy and biological therapy</li> <li>Drugs used to strengthen bones (such as bisphosphonates)</li> </ul>	<p>With other levels of cancer cover, we'll cover in full:</p> <ul style="list-style-type: none"> <li>Chemotherapy – drugs used to destroy cancer cells</li> <li>Targeted and biological therapies used to achieve cure or remission</li> </ul> <p>In all other situations, targeted and biological therapies will be covered for up to either 0, 6, 12 or 36 months.</p> <p>Drugs used to strengthen bones (such as bisphosphonates) are covered for up to six months.</p> <p>Whichever level you choose, we'll pay in full for treatment that you need to deal with side effects while you're having chemotherapy or radiotherapy such as anti-sickness drugs and antibiotics.</p> <p>We'll pay for hormone therapy only if you need it to shrink a tumour before you have surgery or radiotherapy. Hormone treatment is not covered by the policy at any other time. Your GP will be able to prescribe this or administer it.</p>
Is radiotherapy covered?	Yes	
Will I be covered for palliative care?	<p>If you choose our highest level of cover, there's no time limit on cancer cover so we'll continue to provide cover at every stage of the disease.</p>	<p>If you choose another level of cancer cover, targeted and biological therapies used in a palliative setting are covered for up to either 0, 6, 12 or 36 months.</p> <p>Other treatment is covered on a short term basis for initial symptom control. There's no benefit for on-going long term symptom management.</p>

<p>Will I be covered for end of life care?</p>	<p>If you choose our highest level of cancer cover we'll pay for end of life care in hospital if it's medically necessary.</p> <p>If you're admitted to a hospice we'll make a donation to the hospice of £100 a night, up to £10,000.</p> <p>We'll also make a donation to a registered charity if you stay at home and are visited by a nurse from that charity of £50 per day, up to the £10,000 limit.</p>	<p>If you choose a different level of cancer cover and are admitted to a hospice we'll make a donation to the hospice of £70 per night, up to 10 days.</p> <p>There's no cover for other charity donations or care.</p>
<p>Will I be covered for routine monitoring when treatment has finished?</p>	<p>If you choose our highest level of cancer cover, we'll cover routine monitoring for up to ten years after your treatment has finished.</p> <p>We don't pay for monitoring after treatment for non-melanoma skin cancer.</p> <p>If you have any on-going medical needs, such as regular replacement of tubes, drains or stents, we'll pay for up to five years after your treatment for cancer has finished.</p> <p>If you choose reduced out-patient cover, these restrictions will apply to any monitoring and on-going needs.</p>	<p>If you choose a different level of cancer cover, we'll cover routine monitoring for up to five years after your treatment has finished.</p> <p>We don't pay for monitoring after treatment for non-melanoma skin cancer.</p> <p>There's no cover for routine or planned replacement of tubes, drains or stents.</p> <p>If you choose reduced out-patient cover, these restrictions will apply to any routine monitoring.</p>
<p>Are there any other limits on cover?</p>	<p>If you have experimental treatment, we'll pay the equivalent cost of the established treatment that would usually be given for your condition. If there's no equivalent treatment, we won't cover any of the costs of the experimental treatment.</p> <p>However, if a drug is licensed, but not for the type of cancer that you have, we'll assess your case and if there's clinical evidence to show it is appropriate for your condition, we'll pay in full.</p>	
<p>What other benefits and services are available?</p>	<p>If you choose our highest level of cancer cover, you'll also receive the following benefits:</p> <ul style="list-style-type: none"> <li>● Stem cell and bone marrow transplants, including collection, storage and implantation.</li> <li>● Following surgery, we'll cover a number of different specialist services that you may need, such as consultations with a dietician or a stoma nurse for as long as they are medically required.</li> <li>● We'll contribute up to £5,000 towards the cost of an external prosthesis following surgery for cancer</li> <li>● We'll pay up to £100 towards the cost of a wig if you need one due to hair loss caused by cancer treatment</li> <li>● NHS cancer cash benefit for cancer treatment – we'll pay £100 per day for in-patient or day-patient treatment and for out-patient radiotherapy, chemotherapy, blood transfusions or surgical procedures. Also £100 for each day you receive intravenous (IV) chemotherapy at home or for each week whilst you're taking oral chemotherapy drugs at home. We'll pay the NHS cancer cash benefit if treatment would have been covered as a private patient. There's no limit to the amount you can claim but you won't be able to claim more than £100 in any one day.</li> </ul>	<p>If you choose a different level of cancer cover, you'll receive the following additional benefits:</p> <ul style="list-style-type: none"> <li>● Stem cell and bone marrow transplants, including collection, storage and implantation.</li> <li>● Immediately following surgery we'll cover specialist services such as consultations with a dietician or a stoma nurse on a short term basis.</li> <li>● NHS cancer cash benefit for cancer treatment – we'll pay £100 per day for in-patient or day-patient treatment and for out-patient radiotherapy, chemotherapy, blood transfusions or surgical procedures. Also £100 for each day you receive intravenous (IV) chemotherapy at home or for each week whilst you're taking oral chemotherapy drugs at home. We'll pay the NHS cancer cash benefit if treatment would have been covered as a private patient. There's no limit to the amount you can claim but you won't be able to claim more than £100 in any one day.</li> </ul>

As Aviva recognises all of our customers as individuals, our expert Oncology team will assess each case in line with the policy terms and conditions and will provide the member with advice and information regarding their treatment. Your policy terms and conditions can be found in your Corporate Agreement.

Cancer is an increasing problem in the UK primarily due to our ageing population. And with more individuals staying in the workplace until a later age, the impact of increased cancer cases on employers is set to rise.

# Choosing **your cover**

## How the cover works

How the different time periods for targeted therapies work.

- In the event of a cancer claim for targeted therapies, the initial assessment will be made by the case manager and the usual claims assessment tools will be implemented.
- Whether you choose six months, twelve months or three years as the benefit period, or the extensive cover which is unlimited, the associated treatment cost will be covered, but payment will be made according to the treatment timeline selected.
- We cover targeted therapies in full when they're being used to achieve a cure or remission. When they're being used in all other instances, for example disease control, the time limit (if you choose one) starts from when you first start receiving the targeted therapies for this purpose. In all cases, NHS cancer cash benefit is an option.
- Included in the benefit will be the cost of the drug, oncologist/haematologist consultations, diagnostic tests, treatment/investigation into any side effects, and stays in hospital.
- If there's disease progression during this time, then there will be benefit for an alternative targeted therapy treatment, provided the time limit has not been reached. If you choose the highest level of cover, there will be no time limit.
- Cover continues up to the end of the chosen period, six months, twelve months or three years, unless again the highest level of cover had been chosen, in which case there will be no time limit.



# Further information

## Glossary

### Monitoring

Diagnostic tests carried out after your treatment has finished, to check that the cancer hasn't returned.

### Palliative care

Treatment that aims to relieve your symptoms but does not cure you. It can often slow the progression of the disease.

### Stem cell transplant

A stem cell transplant involves putting stem cells into your body which aim to repair your immune system after chemotherapy. These stem cells can be yours, or come from someone else.

### Targeted therapy

Drugs that target only specific cancer cells within the body whilst limiting the damage caused to healthy ones. These drugs are sometimes known as monoclonal antibodies or biologicals.

### End of life care

Care that is given to make a patient comfortable towards the end of their life.

If you need any further information, please ask your usual healthcare sales consultant. Alternatively, contact our

Sales Support

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9.00am – 5.00pm, Monday – Friday

Calls to and from Aviva may be recorded and/or monitored.

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