

This brochure has been created for employers.
It isn't intended for policy members.



Cancer Essentials

For large corporate schemes with
250+ insured employees

| Retirement | Investments | Insurance | **Health** |



Contents

- 4 Cancer Essentials at a glance**
- 5 What's covered**
- 6 What isn't covered**
- 6 Who can be covered**
- 7 How to make a claim**
- 8 Your questions answered**
- 9 Further information**
- 11 What's next?**

Looking after your employees' health

The diagnosis and treatment of cancer will prove a difficult and emotional time for patients and their families. It's important that beneficial medical advice is readily available before, during and after treatment, as well as access to the necessary drugs – which aren't always funded by the NHS.

Full private medical insurance (PMI) provides an alternative to the NHS, but this can prove an expensive option. Cancer Essentials provides

what could be crucial financial and emotional support for your employees, should they be diagnosed with cancer. And, as it doesn't cover any other conditions, it costs less than full PMI.

This simple guide provides an overview of our Cancer Essentials cover and aims to answer any questions you may have.



Cancer Essentials at a glance

Cancer Essentials gives employees:

£5,000 cash benefit

If an employee is diagnosed with cancer, we understand it will be a very worrying time. That's why we'll give them a cash sum of £5,000, to help ease any worries they may have about how they'll cope financially whilst having treatment. The £5,000 is theirs to spend on anything they want – for example, they may want to use it to help pay domestic bills, or perhaps organise a trip somewhere for their family. Whatever they choose to do, we hope the cash benefit will help make things just that little bit easier.

Up to £100,000 for cancer drugs

Cancer is hard enough to deal with, both physically and emotionally, without having to worry about how to pay for drugs that could help treat it. If an NHS specialist recommends drugs an employee needs for cancer treatment, but the NHS won't pay for them on financial grounds, we will – up to £100,000.

Cancer helpline - phone based practical advice and support for employees and their families

As soon as a diagnosis of cancer has been made, an employee and their family will be given access to a personal nurse adviser provided by RedArc, our independent clinical provider. They'll be on hand to provide practical advice and emotional support concerning an employee's diagnosis and treatment, and answer any questions the employee or their family may have.

The cancer helpline , available free of charge to policyholders, is open from 9am to 5pm, Monday to Friday.

Cancer Essentials is available to adults aged between 18 and 70, however some exclusions apply (see page 6).

What's covered

The table below gives a summary of the benefits available for this policy.

Cancer Essentials in an annually renewable product and the amounts shown are the full totals available at the start of the policy. Member specific benefit levels will be shown in each employee's member certificate. The terms and conditions provide the full details of Cancer Essentials.

Benefit	Amount	Notes
Cash benefit on diagnosis of cancer	£5,000 per member	This is payable once to each member, not every policy year, regardless of whether the policy is renewed. The benefit is not available for: <ul style="list-style-type: none">● non melanoma skin cancer, unless it's spread to lymph nodes or organs, or● prostate cancer, unless active treatment is recommended by an NHS specialist
Cancer drugs not funded by the NHS	Up to £100,000 per member	We'll pay for the cost of drugs recommended by an NHS specialist to treat cancer if the NHS won't pay for those drugs on financial grounds. The benefit limit applies once to each member, not every policy year, regardless of whether the policy is renewed
Cancer helpline . Provided by RedArc	Unlimited calls	Available on diagnosis of cancer. Staffed by qualified nurses; providing practical advice, emotional support, information and when appropriate, a course of therapy. The helpline is free of charge to policyholders and is available Monday to Friday, 9am – 5pm

What isn't covered

- Pre-existing cancer - if the member has been treated for, suffered from, or been diagnosed with cancer in the 10 years prior to joining the policy
- Non melanoma skin cancer, unless it has spread to lymph nodes or organs
- Prostate cancer, unless active treatment is recommended by an NHS specialist.

Who can be covered

Cancer Essentials can provide cover for employees, employees' spouses, partners, or civil partners:

- if they are aged 18 or over but below the age of 70
- who haven't been diagnosed with, treated for or suffered from cancer in the 10 years prior to joining the policy.



How to make a claim

Your employee's claim starts with a simple phone call

To make a claim for cash benefit, your employee will need to phone the claims helpline. They'll also need to provide us with a completed claim form, which we'll send to the employee when they call the helpline. This form must be completed by the employee and their GP.

We'll review the claim and, if accepted, we'll pay the benefit directly to the employee.

We'll also provide the phone number of the cancer helpline at that time.

To make a claim for cancer drugs, an employee will need to provide us with details of the specialist recommended drug treatment, confirmation from their local commissioning body that the drug treatment has been rejected on financial grounds and an estimate from their local NHS trust for the cost of the recommended drug treatment on a self-pay basis.

We'll work closely with their NHS provider to arrange payment for their cancer drugs so that the employee can focus on treatment and recovery.

If the policy includes cover for an employee's spouse, partner or civil partner, they should be made aware that any claims made by them will be visible to the employee within their renewal documentation each year.

Your questions answered

How can I pay?

Premiums are always paid in advance from a UK bank account. You've a choice of payment method:

- monthly, quarterly or annually by Direct Debit
- annually by cheque.

What about tax?

Under current UK tax rules, to the extent that any contribution that's paid to us for your inclusion on the policy is deducted by your employer from your net pay after tax, is not treated as a taxable benefit. To the extent that any premium is funded by salary sacrifice (e.g. it is deducted from your gross pay) then the value of the salary sacrifice would generally be taxable as a benefit in kind. Please contact your group administrator if you require further information.

Insurance Premium Tax is included in the premium at the appropriate rate.

Except where specified, this document reflects our understanding of the relevant law (and regulatory guidance) as at September 2020, which is subject to change.

Can the policy be cancelled?

The policy can be cancelled at any time, by the person named as policyholder on the policy schedule.. Cancellation rights vary depending on when the policyholder decides to cancel the policy. For further information, contact Aviva on 0800 158 5182 or pmi@aviva.com.

If you fail to pay the premiums when they're due, we'll cancel the policy and all entitlement to benefits, including any ongoing claims, will end.

What is the duration of the policy?

The policy lasts for one year.

You'll receive reasonable advance notice of when the policy is due to renew to give you time to review your cover and decide if it still meets your needs.

Further Information

Law

The law of England and Wales will apply to this contract unless:

- the policyholder and we agree otherwise, or
- at the date of the contract, the policyholder is a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland or Northern Ireland, in which case (in the absence of agreement to the contrary) the law of that country will apply.

If we decide to waive any term or condition of this policy, we may still rely on that term or condition at a later time.

We'll always write and speak to you in English.

If you've any cause for complaint

Our aim is to provide a first class standard of service to our customers, and to do everything we can to ensure you're satisfied. However, if you ever feel we've fallen short of this standard and you've cause to make a complaint, please let us know. Our contact details are:

Aviva Health UK Ltd
Complaints Department
PO Box 540
Eastleigh
SO50 0ET

Telephone: **0800 051 7501**

E-mail: **hcqs@aviva.com**

Calls to Aviva may be monitored and/or recorded.

We've every reason to believe that you'll be totally satisfied with your Aviva policy, and with our service. It's very rare that matters can't be resolved amicably. However, if you're still unhappy with the outcome after we've investigated it for you and you feel that there's additional information that should be considered, you should let us have that information as soon as possible so that we can review it. If you disagree with our response or if we haven't replied within eight weeks, you may be able to take your case to the Financial Ombudsman Service to investigate. Their contact details are:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567**

Email:
complaint.info@financial-ombudsman.org.uk

Website: **financial-ombudsman.org.uk**

Please note that the Financial Ombudsman Service will only consider your complaint if you've given us the opportunity to resolve the matter first. Making a complaint to the Ombudsman won't affect your legal rights.

General information about Physio Essentials

The Financial Services Compensation Scheme (FSCS)

We're covered by the FSCS. You may be entitled to compensation from the scheme if we can't meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information is available from:

Website: [fscs.org.uk](https://www.fscs.org.uk)

Our regulators

We're regulated by the Financial Conduct Authority:

The Financial Conduct Authority
12 Endeavour Square
London
E20 1JN

The Financial Conduct Authority is an independent watchdog that regulates financial services.

Aviva Health UK Limited, Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, S053 3RY. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308139.

Our permitted business is advising on, arranging and administering general insurance and pure protection contracts. You can check this on the Financial Services Register by visiting the Financial Conduct Authority's website [fca.org.uk/register](https://www.fca.org.uk/register).

Aviva Health UK Limited is a wholly owned subsidiary of Aviva Insurance Limited.

Aviva offers a range of products. You may have your own insurance intermediary who'll provide you with information about their permitted business and the range of products they offer.

You only need to pay the premium; you don't otherwise have to pay us for our services to you.

What's next?

It's time to find out just how Cancer Essentials could help you provide your employees with a low cost healthcare option.

For more information, you could visit our website or email us. But we'd like you to call our healthcare sales consultants or speak to your usual financial adviser, so we can start shaping a policy to suit your needs.

Contact us

Sales support

0800 0014 272

hcnd@aviva.com

Calls may be monitored and/or recorded for our joint protection.



You can also contact us through your normal intermediary financial adviser.

aviva.co.uk/health

If you're deaf or hard of hearing and have a textphone, you may call us free of charge via BT Typetalk on 0800 959 598.

**This brochure is also available in braille,
large print and audio format.**

If required, please contact us on **0800 051 7501** to request a version in a format more suitable for you.

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

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[aviva.co.uk/health](https://www.aviva.co.uk/health)

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