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Company Cancer Essentials

Target Market Statement

This assessment has been prepared by Aviva Health to provide an overview of our Company Cancer Essentials product.

It is intended to help advisers understand the identified target market for this product.

Further details of our products can be found on the [Health adviser website](#).

Who is Company Cancer Essentials designed for?

Company Cancer Essentials is designed for corporate companies who wish to provide cover for 250 or more of their employees. The product is intended to provide cover for employees of an actively trading business in the UK (note this does not include Channel Islands or Isle of Man). The product provides financial and emotional support for individuals and their families, should they be diagnosed with cancer.

Company Cancer Essentials provides a cash benefit of £5,000 upon diagnosis of cancer and will also pay up to £100,000 for drugs that are recommended by an NHS specialist, but which are not approved by the NHS on financial grounds. It also provides access on diagnosis to a nurse led support line to support members and their families.

Company Cancer Essentials is designed to supplement NHS cancer care. The member will need to use the NHS for cancer treatment however this product provides extra emotional and financial support that isn't available on the NHS. This product could be suitable for companies who are comfortable for members to have NHS cancer treatment but want to provide peace of mind to their members that they will be supported if they are diagnosed with cancer.

The product only provides access to cancer drugs which are not funded by the NHS so this product appeals to companies who are concerned about their members' ability to access life-saving treatment for cancer on the NHS.

Company Cancer Essentials only provides cover for cancer, so the cost is significantly cheaper than full private medical insurance (PMI). This product could be suitable for companies who want to provide extra support to their members for cancer without needing or being able to afford full PMI.

There are two ways Company Cancer Essentials can be offered to employees. A company paid scheme or a flex scheme where employees pay for the product through salary sacrifice.

What features should you be aware of when considering this product?

- Company Cancer Essentials could be suitable for companies actively trading in the UK (note this does not include Channel Islands or Isle of Man)
- Only available to employees who are UK residents and aged over 18 years old but below the age of 70

- This product is designed to cover an employee and if required their spouse, provided they meet the eligibility criteria and are resident at the same address. It is not designed to provide cover for other dependants including children
- The product is designed for cancer only, the product doesn't include cover for any other conditions
- This product could be suitable for companies who are comfortable with their members having their cancer treatment on the NHS but wanting to supplement their care with additional emotional and financial support
- This product is not suitable for companies and members who already have private medical insurance as they could have duplicate cancer benefits
- Company Cancer Essentials is not available to employees who have been diagnosed and/or treated for cancer
- The product doesn't cover anyone who has been waiting to undergo tests or investigations, or have had these and are awaiting the results such as an abnormal lump
- The product does not provide benefit for individuals who have been placed on or advised to join a health screening or review programme
- For employee paid flex schemes, employees will not be eligible for cover if they are awaiting tests or results for cancer symptoms or have been placed on a health screening programme as they are considered to be at a higher risk of developing cancer
- The product does not provide benefit for non-melanoma skin cancer unless it has spread to lymph nodes or organs
- The product does not provide a benefit for prostate cancer unless active treatment is recommended by an NHS specialist
- For employer paid Company Cancer Essentials premiums are a flat base price per member based on experience
- For employee paid Company Cancer Essentials premiums are based on the individual members age and smoker status
- We recognise that some individuals & businesses have additional needs when buying or understanding our products. Aviva is committed to helping meet these needs. Please contact Aviva for guidance or support.

How can Cancer Essentials be purchased?

Via an insurance broker with advice:	Direct from Aviva with advice:	Direct from Aviva without advice:
<ul style="list-style-type: none">• Face to face	<ul style="list-style-type: none">• Face to face	<ul style="list-style-type: none">• N/A
<ul style="list-style-type: none">• By telephone	<ul style="list-style-type: none">• By telephone	

Product benefits	What is covered?	Who could the benefit be suitable for?
Cash benefit	<p>£5,000 cash benefit if the member is diagnosed with cancer – note exclusion for non-malignant melanoma and prostate cancer that does not require active treatment</p>	<p>This benefit could be suitable for companies who want peace of mind that if their employees are diagnosed with cancer, they will receive £5,000 to spend however they wish. This can help mitigate financial concerns that employees may have following a cancer diagnosis.</p> <p>The cash benefit is only available once. The benefit is not available for any member who has previously been paid a cash benefit on diagnosis of cancer in either the current, or any prior, policy year.</p>
Cancer drugs not funded by the NHS	<p>Up to £100,000 for drugs recommended by an NHS specialist to treat the cancer if the provision of cancer drugs is rejected by the local commissioning body on financial grounds.</p> <p>We will only pay for drugs recommended by the member's NHS specialist for cancer treatment if the drugs are proven or established within common UK practice, and supported by published, peer-reviewed clinical evidence that proves the treatment has positive clinical outcomes. They must also be recognised as acceptable clinical practice and practised widely by UK specialists. The treatment plan must also have been agreed by the NHS multi-disciplinary team (MDT).</p> <p>The payment(s) will be made directly to the local NHS trust.</p>	<p>This benefit could be suitable for companies who want peace of mind that their employees can still access cancer drugs even if the NHS has rejected them on financial grounds.</p>
Cancer helpline	<p>Unlimited calls to a cancer helpline. The helpline provides access to a personal nurse advisor who can provide practical advice, counselling or therapy.</p> <p>The helpline also provides access to a second medical opinion, free of charge, from a medical professional within the NHS or the UK private sector.</p>	<p>This benefit could be suitable for members who want access to additional emotional support to answer any questions or discuss issues with a specialist nurse.</p> <p>If the second medical opinion leads to further expenses including diagnostic tests or treatment costs, these will not be covered under the policy.</p>

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