

Changes to cancer benefits for large corporate clients

(Covered on an Optimum or Optimum Referral scheme)



At Aviva, we're constantly evolving our cover to make sure it continues to meet your clients' changing needs.

In recent times we've seen significant enhancements in cancer treatments, meaning that people are now living with cancer for longer and the survival rate for some cancers has improved.

However, these advancements can come with significantly high costs. We recognise that each client will have different needs when it comes to cancer cover and different appetites for the additional risk these high cost treatments could pose.

With this in mind, we reviewed our cancer benefits and now offer three levels of cover. This means we can focus support and guidance in the areas where they are needed the most, whilst also being mindful of cost.

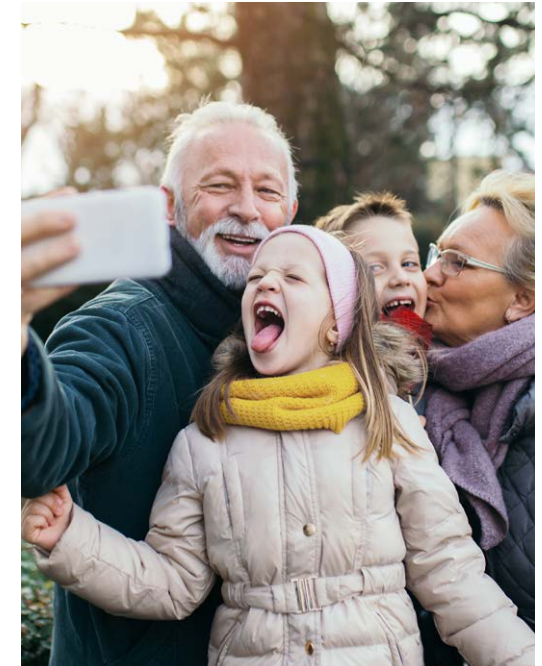
Choice and flexibility

✔ **Level 3** - is our most comprehensive level of cover and provides cover at every stage of the members' treatment with no limits placed on targeted therapies or other high-cost treatments.

Clients are now able to remove cover for a specified list of advanced (high-cost) treatments such as CAR-T therapy. This means they can still offer a high level of cover whilst protecting themselves from future high-cost claims that would have a significant impact on their claim fund.

✔ **Level 2** - offers comprehensive cover and everyday support (as above). The difference is that costs can now be more flexibly controlled by choosing this level. It removes cover for high-cost treatments and reduces cover for targeted therapies available on the NHS and bisphosphonates to either 24 or 36 months.

✔ **Level 1** - allows clients to control costs further by focusing on diagnosis, immediate surgery, chemotherapy and treatment. This option doesn't include benefit for high-cost treatment and therapies and limits post-surgical support. It also removes the everyday support such as money towards a wig.



These updated cover levels have been effective since 1 April 2023 for new business clients.

Existing customers are offered the cover level that best matches their current cover.

Our three cover levels at-a-glance

The table opposite shows the benefit options for each level of cover side-by-side, so you can easily compare them.

Please note, cover is only available for treatment as clinically appropriate.

	Level 1	Level 2	Level 3
Benefit	Amount payable		
Surgery and medical admissions	✔ In full	✔ In full	✔ In full
Post surgery services (stoma nurse, dietician)	✔ Cover for immediate needs whilst an in-patient or day-patient only	✔ In full (excl. nutrition and line maintenance once treatment has stopped)	✔ In full (excl. nutrition and line maintenance once treatment has stopped)
Genetic testing and molecular profiling to aid a diagnosis or determine treatment	✘ No cover (except for genetic testing in specific circumstances)	✔ In full	✔ In full
Chemotherapy and radiotherapy	✔ In full	✔ In full	✔ In full
Hormone therapy	✔ In full*	✔ In full*	✔ In full*
Targeted therapies being used to achieve a cure	✔ In full	✔ In full	✔ In full
Targeted therapies, treatments and drugs used to maintain and control metastatic disease	✘ No cover	✔ Only covered when available on the NHS 24 months 36 months	✔ In full
High cost treatments (adoptive cell therapies e.g. CAR-T and TIL, ion beam therapy e.g. proton beam therapy and carbon ion therapy, irreversible electroporation (IRE) such as nano-knife treatment and stem cell/bone marrow transplants)	✘ No cover (Cover is removed for all conditions, not just cancer)	✘ No cover (Cover is removed for all conditions, not just cancer)	Option: ✔ In full ✘ No cover (Cover is removed for all conditions, not just cancer)
Bisphosphonates	✔ Only when used to reduce risk of cancer returning (adjuvant bisphosphonates) Every six months, up to a max of three years	✔ 24/36 months (to match targeted therapies cover) adjuvant bisphosphonates every six months, up to a max of three years	✔ In full
Wig	✘ No cover	✔ Up to £100 (once per membership)	✔ Up to £100 (once per membership)
Prostheses	✔ Internal only - in full	✔ Internal - In full External - Up to £5,000	✔ Internal - In full External - Up to £5,000
Mastectomy bra	✘ No cover	✔ Up to £100 (once per membership)	✔ Up to £100 (once per membership)
Preventative treatment (to prevent further cancer once already had treatment for cancer)	✘ No cover	✔ In full (to prevent further cancer only)	✔ In full (to prevent further cancer only)
Monitoring	✘ No cover	✔ Up to 10 years	✔ In full (as per established guidelines)
End of life care	✔ Hospital admission in full. Hospice donation £100 per night/ charity donation £50 per day up to £1,000 total	✔ Hospital admission in full. Hospice donation £100 per night/ charity donation £50 per day up to £10,000 total	✔ Hospital admission in full. Hospice donation £100 per night/ charity donation £50 per day up to £10,000 total
NHS cancer cash benefit	✔ £100 each day	✔ £100 each day	✔ £100 each day
Talking Through Cancer	✔ Mental health assessment and therapy benefit when you've been diagnosed with cancer and are receiving treatment that would be covered by the policy.		

* Where it is only available under specialist use and only within the licensing indications in the UK



Level 3 - Cover in detail

Level 3 provides extensive cover at every stage of the member's experience, with no limit on targeted therapies or other high-cost treatments such as CAR-T therapy.

This option also provides support to help make living with cancer that little bit easier by offering money towards prostheses, a wig and a mastectomy bra.

Additional option

We recognise that some clients want to offer extensive cover whilst also controlling their claims fund so there's now also the flexibility to remove cover for a specified list of advanced (high-cost) treatments such as CAR-T therapy. If clients choose this option then these treatments would be removed for all conditions, not just cancer.

Level 2 - Cover in detail

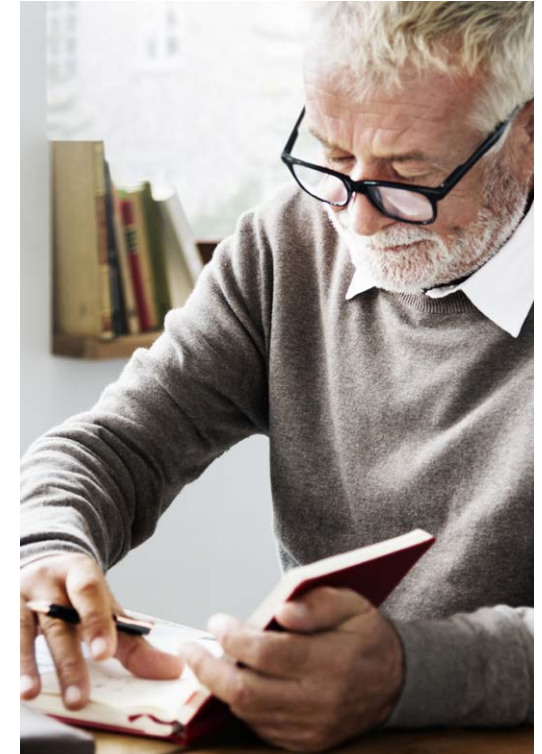
Level 2 is our mid-range level of cover and offers comprehensive benefits and everyday support just like Level 3 but with more scope for cost control.

It applies limits to some of the more expensive elements of cover. For example, targeted therapies, treatments and drugs used to maintain disease control can now be limited to either 24 or 36 months. These treatments will only be covered if they're available on the NHS, which means should a member reach the end of their benefit limit but still need to continue treatment, they'll be able to transfer to the NHS.

It also protects against extremely high cost claims by removing cover for advanced, high cost treatments.

Whilst targeted therapies and similar treatments are limited, we would still cover chemotherapy and radiotherapy given at the palliative stage to keep the member comfortable.

This level also still provides cover for some of the support elements such as a wig, mastectomy bra and prostheses, and will provide cover at every stage.



Level 1 - Cover in detail

Level 1 is the lowest level of cover we offer, enabling all customers to offer a basic level of support for members living with cancer.

It controls cost by focusing cover on the initial elements of treatment, limiting post-surgical support and excluding high-cost treatments and therapies.

The purpose of this level is to provide cover for the initial elements of treatment (diagnosis, immediate surgery, chemotherapy and treatment) but limit the costly elements to be able to provide a level of cover that will be more affordable for some clients.

This means that elements such as wigs, mastectomy bras and external prostheses are removed from cover and while we don't stop all cover at any point, once in the maintenance setting, cover would be limited to chemotherapy and radiotherapy that's given on its own to keep the member comfortable.



Enhanced Cancer Support

Whichever option your client selects, they'll still benefit from a wide range of cancer support throughout their cancer journey and beyond.

Dedicated Cancer Claims Team

Our cancer claims team have been specially chosen for their understanding, patience and empathy. They're so much more than call handlers. They're people like you and your clients with families and loved ones.

They receive training from our in-house clinical team who are experienced in providing cancer care and treatment and have an in-depth understanding of what it means to be living with cancer. This means they can offer your clients so much more than just paying medical bills.

Talking Through Cancer

Talking Through Cancer is on hand to help your clients' group members and their loved ones throughout the cancer journey and beyond. With a thorough knowledge of the different experiences people go through when living with cancer, our third party clinical provider will help them work through the emotional ups and downs, offering compassionate support and practical techniques along the way. They'll help employees and their families feel more in control of the situation, listening and gaining a thorough understanding of their needs, going at their pace and offering the right support when they need it.

Careology*

At a time when life can feel overwhelming, the Careology app offers a simple way for members to record and manage information relating to their cancer care. Whether they want to make a note of their questions, thoughts, and feelings, receive reminders to take medication, or keep track of their side effects and symptoms, it holds everything securely in one place which can be shared with their healthcare professionals if they wish - helping them feel a little more in control.

Cancer Care with Aviva Digital GP*

Aviva Digital GP is there 24/7 for your clients' employees. They can get swift, convenient, empathetic support from a private GP for anything from symptoms that could be linked to a possible cancer diagnosis to general medical concerns during and after treatment.

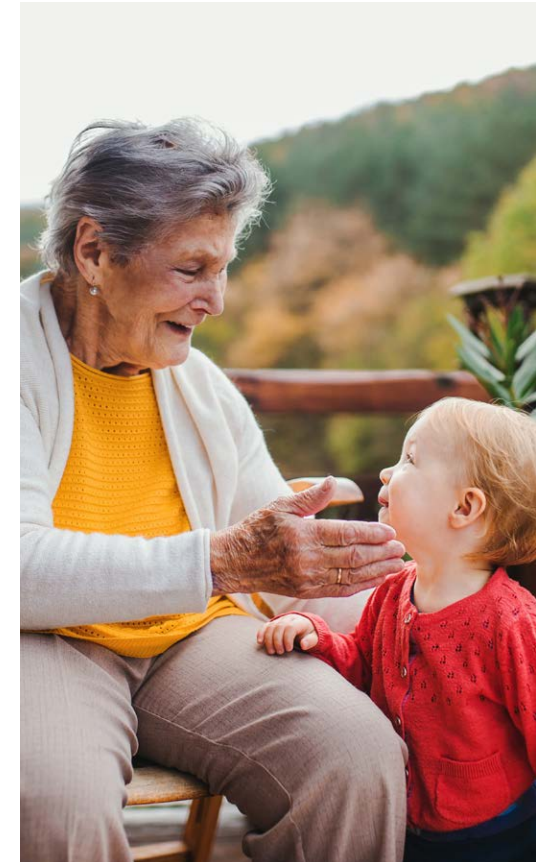
All GPs supporting the Aviva Digital GP app are on the GMC GP Register.

Cancer Care with Get Active*

Our Get Active wellbeing offers include savings on products and services that could help make a small difference if your clients or someone close to them is living with cancer.

Whether they're looking to improve their own health and wellbeing, show someone their support or just want to feel more like themselves, there's a choice of specially arranged products and services to help.

*These services are a non-contractual benefit Aviva could change or withdraw at any time.





Cancer Care Guide*

We're proud to work in partnership with Macmillan Cancer Support, our Cancer Care Guide makes it simple for your clients and their loved ones to find the information they need to make living with cancer that little bit easier.

It's packed full of useful tips to help them every step of the way, covering topics like:

- ✓ Advice regarding financial concerns
- ✓ Support to help prepare for cancer treatment
- ✓ Employment rights

There's also an Aviva specific Macmillan Support Line number to call if they'd like practical, emotional or financial support. They can also speak to Cancer Nurse Specialists for medical support.

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