

Optimum policy update



At Aviva we're constantly reviewing our products to ensure they continue to meet your needs. We're making several updates to our Optimum product including changes to our cancer benefit.

Your cover currently includes our zero targeted therapies cancer cover. Following a review, we've introduced 3 levels of cancer cover, and have moved you to the closest match which is Level 1 - this level will apply from your renewal date, so please read the information below carefully as there will be some reductions to your cover.

Details of cover can be found in your policy documentation. If you have any questions about these changes or would like details of the other levels of cancer cover, please contact your Account Manager, or your usual healthcare intermediary.

Changes to cancer benefit

Zero targeted therapies– now Level 1 cancer cover

The comparison table on the next page shows your current cancer cover and the cover insured persons will now have on Level 1.

Level 1 focuses on diagnosis, surgery, chemotherapy/radiotherapy and treatment. To control costs, it removes high-cost elements of cancer treatment. This means that with Level 1, there will be no cover for adoptive cell therapies (for example, CAR-T and TIL) ion beam therapy (for example, proton beam therapy and carbon ion therapy), irreversible electroporation (IRE) such as nano-knife treatment and stem cell and bone marrow transplants. If a member is recommended one of these treatments, it may be available on the NHS or alternative treatments can be discussed with their specialist.

Other treatments removed from cover include most bisphosphonates (bone strengthening drugs), monitoring after treatment for cancer has finished and preventative treatment.

Please review the table carefully as it's important that you're aware of the changes to your cover and that some of the benefits you previously had have now been removed.

However, we have increased the end of life benefit and introduced two new benefits: adjuvant bisphosphonates (drugs used to reduce the risk of cancer returning) and Talking Through Cancer, which insured persons can use if they've been diagnosed with cancer and are receiving treatment that would be covered by the policy. A dedicated team of specialist cancer therapists will help them work through the emotional ups-and-downs offering compassionate support and practical techniques along the way. This benefit includes reassurance and emotional support for those closest to the insured person, with personalised therapy tailored for their and their loved ones' needs. These loved ones don't have to be insured on the policy. Additional added-value support services are also available.

Benefits	Zero targeted therapies	Level 1
Surgery and medical admissions	In full	In full
Chemotherapy	In full	In full
Radiotherapy	In full	In full
Treatment for side effects of chemotherapy and radiotherapy	In full	In full
Genetic testing	In full	Predictive testing for specific drug in a curative setting Benefit reduction
Molecular profiling	In full	No cover Benefit reduction
Targeted therapies	When being used to achieve a cure	When being used to achieve a cure
Bisphosphonates (bone strengthening drugs)	Six months	No cover Benefit reduction
Adjuvant bisphosphonates (used to reduce the risk of cancer returning)	No cover	Every six months up to a maximum of three years New benefit
High-cost treatments: <ul style="list-style-type: none"> • adoptive cell therapies (for example, CAR-T and TIL) • Ion beam therapy (for example, proton beam therapy and carbon ion therapy) • Irreversible electroporation (IRE) such as nano-knife treatment • Stem cell and bone marrow transplants 	In full	No cover Cover is removed for all conditions, not just cancer Benefit reduction
Experimental treatment	Covered to value of established treatment. Drugs licensed but not for that condition covered if clinically appropriate	Covered to value of established treatment. Drugs licensed but not for that condition covered if clinically appropriate

Benefits	Zero targeted therapies	Level 1
Post surgery services	Immediately following surgery on a short-term basis	Immediately following surgery while an in-patient or day-patient
Talking Through Cancer	No cover	In full New benefit
Preventative treatment	In full (if already had treatment for cancer)	No cover Benefit reduction
Monitoring	Up to 10 years	No cover Benefit reduction
End of life care	Standard hospice donation £70 per night up to 10 nights	Hospital: In full Hospice: £100 per night Charity: £50 per day (combined limit of up to £1,000) Benefit improvement
NHS cancer cash benefit	£100 per day	£100 per day

Other policy changes

Changes to benefits

Treatment for complications of pregnancy and childbirth

We've amended the bullet point referencing miscarriage to clarify that we'll pay for a miscarriage if you've miscarried, but that we don't pay for investigations into the cause of miscarriage or treatment to prevent miscarriage

Changes to definitions

Chemotherapy

We've amended the definition of 'chemotherapy'. We've clarified that both hormone therapy and targeted therapy are not chemotherapy.

Cover for hormone therapy and chemotherapy are detailed separately with the benefit terms of the policy wording.

Changes to exclusions

HIV/AIDS

We've removed the exclusion that specifically refers to excluding HIV or any HIV related illness including but not limited to AIDS.

However, the chronic condition exclusion still applies to both HIV and AIDS as both are chronic conditions.

Cosmetic

We've added to the list of cosmetic procedures that we don't cover 'hair dye' - this is for clarification purposes.

Drugs and Dressings

We've amended the exclusion for drugs and dressings to include private prescriptions. This is to provide clarification that there's no benefit on the policy for private prescriptions of any kind.

However, we've now included targeted therapy in the list of treatments where drugs and dressings will be covered when needed during, and immediately related to, targeted therapy.

Weight loss surgery

We've added additional wording to this exclusion to clarify that we also don't cover non-surgical treatment such as injections and/or oral medication.

Dental treatment

We've clarified the dental exclusion to show that dental treatment and the listed treatments aren't covered but oral surgery on the teeth, performed in a hospital, is covered if the benefit is included on the policy.

New Exclusion

A new exclusion has been added that excludes the following conditions:

- chronic leukaemia
- chronic lymphoma
- myeloma
- myelodysplastic (MDS) and
- myeloproliferative neoplasms (MPN).

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