

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 improvements to our cancer benefit.

Your cover currently includes our core cancer cover with either 24 or 36 months targeted therapies (dependent on what option you've previously chosen). Following a review, we've introduced 3 levels of cancer cover and have moved you to the closest match which is Level 2. This level will apply from your renewal date, so please read the information below carefully as there are changes 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

24 or 36 months targeted therapies – now Level 2 cancer cover

The comparison table on the next page shows your current level of cover and the cover insured persons will now have on Level 2.

With Level 2 cancer cover there are a number of benefit improvements and new benefits providing a comprehensive level of cancer cover. To reduce your exposure to very high-cost claims, cover for the following treatments has been removed: 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.

Level 2 includes new benefits such as the addition of adjuvant bisphosphonates (drugs used to reduce the risk of cancer returning), money towards a mastectomy bra, wig and external prostheses and an increase in benefit for bisphosphonates (bone strengthening drugs) and end of life care. Included is our new Talking Through Cancer service which insured persons can use if they've been diagnosed with cancer and are receiving treatment that would be covered by the policy. 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 support services are also available.

We've also updated our description of the treatments that are subject to the 24 or 36 month limit. This limit will now apply to targeted therapies, treatments and drugs used to maintain and control metastatic disease (cancer that has spread from it's original location to another part of the body). The limit itself will match your current limit, either 24 or 36 months.

This benefit has also been updated to state that we will only cover these targeted therapies, treatments and drugs if they would be available to the insured person on the NHS. If an insured

person reaches the limit and needs further treatment, this enables transition to the NHS to allow their treatment to continue.

Benefits	24/36 months targeted therapies	Level 2
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	In full
Molecular profiling	In full	In full
Targeted therapies being used to achieve a cure	In full	In full
Targeted therapies used to maintain and control metastatic disease (cancer that has spread from it's original location to another part of the body)	24 or 36 months targeted therapies	24 or 36 months (Targeted therapies, treatments and drugs) Only if available on the NHS Change to benefit
Bisphosphonates (bone strengthening drugs)	Six months	24 or 36 months to match targeted therapy cover Benefit improvement
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

Benefits	24/36 months targeted therapies	Level 2
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
Post surgery services	In full (if medically required)	In full (if medically required)
Wig	No cover	Up to £100 (in total, not per policy year) New benefit
External prostheses	No cover	Up to £5,000 towards the cost of the first prosthesis after surgery New benefit
Mastectomy bra	No cover	Up to £100 (in total, not per policy year) New benefit
Talking Through Cancer	No cover	In full New benefit
Preventative treatment	In full (if already had treatment for cancer)	In full (if already had treatment for cancer)
Monitoring	Up to 10 years	Up to 10 years
End of life care	Hospice donation of £70 per night up to 10 nights	Hospital: In full Hospice: £100 per night Charity: £50 per day (combined limit of up to £10,000) 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 this option is included on the policy.

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