

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 enhanced cancer, our highest level of cancer cover.

Following a review, we've introduced 3 levels of cancer cover and have moved you to the closest match which is Level 3 – this being our most extensive cover. 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

Enhanced cancer cover – now Level 3 cancer cover

The comparison table on the next page shows your current level of cover and the cover you will now have on Level 3.

Level 3 includes new benefits such as the addition of money towards a mastectomy bra and 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 clarified our targeted therapy wording – 'targeted therapy when being used to maintain and control metastatic disease (cancer that has spread from it's original location to another part of the body)' – to show that this also includes treatments and drugs.

There is the option on Level 3 to remove the following high-cost treatments from cover: 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. This still offers extensive cover but helps to control costs by limiting exposure to these high-cost treatments.

Benefits	Enhanced cancer	Level 3
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)	In full	(Targeted therapies, treatments, and drugs) In full Benefit clarification
Bisphosphonates (bone strengthening drugs)	In full	In full
High-cost treatments	In full	In full
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	Up to £100	Up to £100 (in total, not per policy year)
External prostheses	Up to £5,000	Up to £5,000 towards the cost of the first prosthesis after surgery
Mastectomy bra	No cover	Up to £100 (in total, not per policy year) New benefit

Benefits	Enhanced cancer	Level 3
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	In full	In full
End of life care	Hospital: In full Hospice: £100 per night Charity: £50 per day up to £10,000	Hospital: In full Hospice: £100 per night Charity: £50 per day (combined limit of up to £10,000)
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 it is a benefit on the policy.

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