



Cancer doesn't care, **we do.**

Supporting your employees
at every stage

For large corporate schemes
with 250 plus employees

Effective from 1 April 2023

This brochure has been created for employers.
It isn't intended for use by employees.



Contents

2 Looking after your employees



Looking after your employees when they need it most

We understand that getting a cancer diagnosis is hard. It can bring uncertainty. Your employees can feel like they're on an emotional roller-coaster. And the simplest things in everyday life can feel overwhelming.

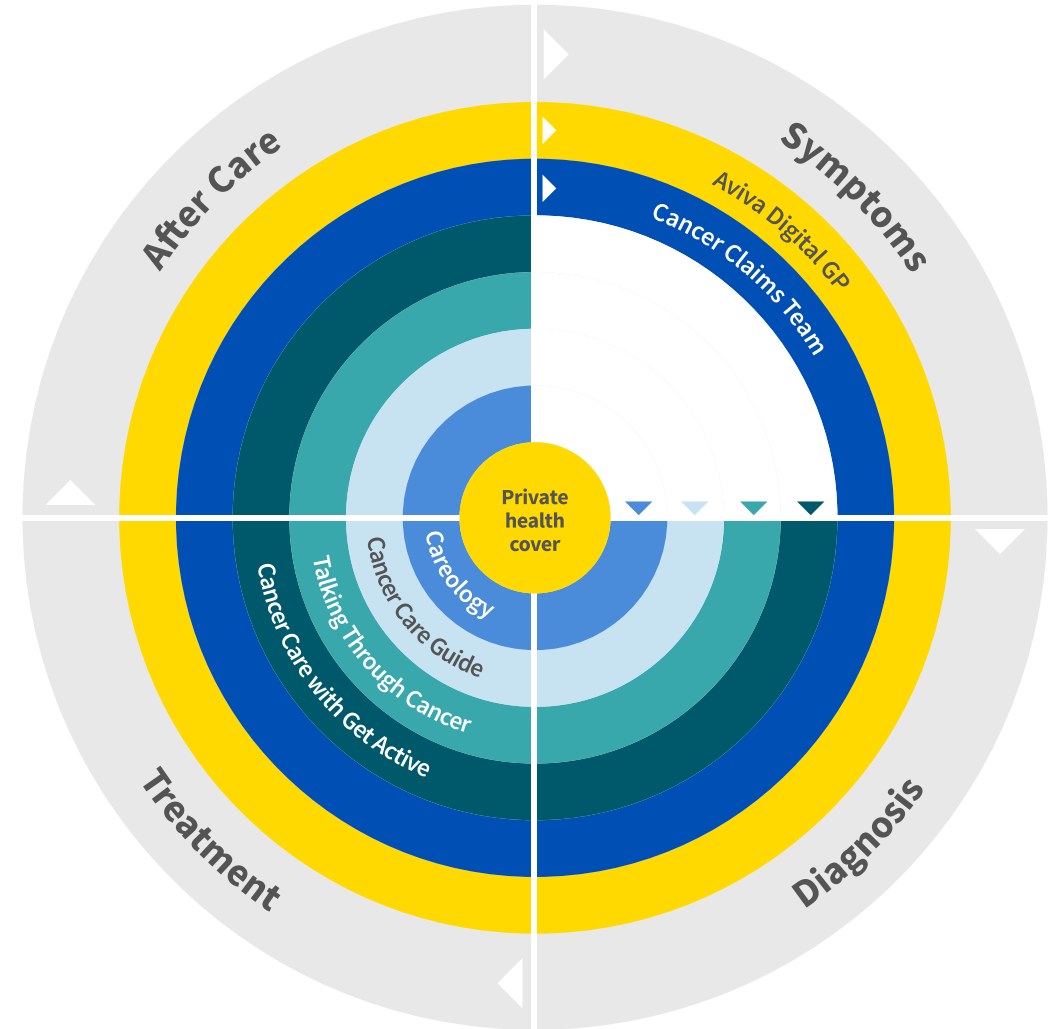
That's why we're not just here to pay claims for cancer treatment. We'll also help provide the reassurance, practical support, and emotional strength your employees and their loved ones need. Empowering them to continue living life as best they can, throughout their cancer journey and beyond.

Contents

3 With employees every step of the way

With employees every step of the way

Our cancer benefits provide employees with support and assistance from diagnostics through to every stage of treatment and care. Recognising that the needs of each person will be different, our benefits are designed to meet individual circumstances.



Click on the **i** for the benefits details and the **x** to close the pop-up.

Contents

3

With employees every step of the way

Our Cancer Pledge

Whatever cancer brings, we're there for your employees and their loved ones. We recognise that they're a person dealing with a hard diagnosis, not just a claimant. We won't let cancer define them.

That's why we're not just here to pay claims for cancer treatment. We'll also help provide the reassurance, practical support, and emotional strength they need to continue living life as best they can, throughout their cancer journey and beyond.

Our dedicated Cancer Claim Team will be by their side every step of the way. Working alongside our expert partners and suppliers, we can help with their physical, financial, and emotional concerns to try and make living with cancer that bit easier.

If they need a little more support, there's help with their wellbeing and a range of discounted cancer care products and services for them and those closest to them. Helping them focus on living life as best they can, together.



Contents

4

Choice of benefit levels

Choice of benefit levels

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

Developments in cancer treatments may focus on drugs that target the cancerous cells whilst leaving the healthy ones alone. These 'targeted therapies' modify the disease process - which could prolong life, rather than offer a potential cure - and have no set treatment period.

Unsurprisingly, many of these recent advancements come with higher costs. This is particularly true for treatments such as adoptive cell therapies (for example, CAR-T cell therapy or TIL), ion beam therapy (for example proton beam therapy and carbon ion therapy) and irreversible electroporation (IRE) (such as nano-knife treatment).

While some employers want to offer full cover for cancer treatment, we recognise that others may not have the appetite (or budget) to take the additional risk these high-cost treatments could represent to their claims fund. That's why we offer three different levels of cancer cover.

Level 2 is our 'default' cover option. Upgrading cover will increase your premium. Downgrading will decrease your premium. Please see the benefit tables over the next few pages for full details of cover.

Contents

4 Choice of benefit levels

Three levels of cancer benefit:

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 includes support to help make living with cancer that bit easier. This includes money towards prostheses, a wig and a mastectomy bra.

Recognising that some employers want to offer extensive cover whilst also controlling their claims fund, there’s also the flexibility to remove cover for the following high-cost treatments: adoptive cell therapies (for example, CAR-T cell therapy or TIL), ion beam therapy (for example proton beam therapy and carbon ion therapy), irreversible electroporation (IRE) (such as nano-knife treatment), and stem cell/bone marrow transplants. If you choose this option then these treatments would be removed for all conditions, not just cancer.

The table opposite explains the benefits available for cancer treatment under level 3.

* as clinically appropriate and with a UK license for treatment in their condition.

Level 3 Benefits	Amount payable	Notes
Hospital charges for surgery and medical admissions	✔ In full*	Including accommodation and meals, nursing care, drugs and surgical dressings and theatre fees.
Specialists’ fees	Up to the limits in our specialist fee schedule	
NHS cancer cash benefit for cancer treatment	✔ £100 each day	For cancer treatment as an NHS patient that would be covered on the policy as a private patient.
Post-surgery services		For example, specialist nursing, feeding.
Chemotherapy	✔ In full*	
Radiotherapy	✔ In full*	
Hormone therapy	✔ In full*	Where licensing indications within the BNF states is available under specialist use.
Treatment for side effects of chemotherapy, radiotherapy and targeted therapy.	✔ In full*	For example, antibiotics and anti-sickness drugs.
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 and bone marrow transplants.	✔ In full*	Collection, storage and implantation.
Targeted therapy	✔ In full*	When being used to achieve a cure.
Targeted therapies, treatments and drugs used to maintain and control metastatic disease	✔ In full*	
Bone strengthening drugs (such as bisphosphonates)	✔ In full*	
Wig	✔ Up to £100	In total whilst you are an insured person of the policy (not per one year period of cover).
Mastectomy bra	✔ Up to £100	In total whilst you are an insured person of the policy (not per one year period of cover).
External prostheses	✔ Up to £5,000	Towards the cost of the first external prosthesis after surgery.
Genetic testing to support treatment	✔ In full*	To aid diagnosis or help determine type of treatment required.
Molecular profiling	✔ In full*	To determine most accurate and effective treatment.
Talking Through Cancer	✔ In full*	Mental health assessment and therapy benefit for when you have been diagnosed with cancer and are receiving treatment that would be covered by the policy.
Monitoring	✔ In full*	For example, diagnostic tests and consultations after treatment for cancer has finished.
Ongoing needs	✔ Up to five years	Such as regular replacement of tubes and drains.
Preventative treatment for cancer		Following eligible treatment for cancer that we have paid for.
End of life care	✔ Hospital: In full* Hospice donation: £100 per night, charity donation: £50 per day (combined limit of up to £10,000)	Donation paid directly to hospice or registered charity.

Contents

4 Choice of benefit levels

Level 2 (default cover)

This is our mid-range level of cover offering 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 and protects against extremely high-cost claims by removing cover for advanced, costly treatments.

For example, targeted therapies, treatment and drugs used to maintain disease control can be limited to either 24 or 36 months. These treatments will only be covered if they are available on the NHS, which means should an employee reach the end of their benefit limit but still need to continue treatment, they will be able to transfer to the NHS. 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.

The table opposite explains the benefits available for cancer treatment under level 2

* as clinically appropriate and with a UK license for treatment in their condition.

Level 2 Benefits	Amount payable	Notes
Hospital charges for surgery and medical admissions	✔ In full*	Including accommodation and meals, nursing care, drugs and surgical dressings and theatre fees.
Specialists' fees	Up to the limits in our specialist fee schedule	
NHS cancer cash benefit for cancer treatment	✔ £100 each day	For cancer treatment as an NHS patient that would be covered on the policy as a private patient.
Post-surgery services		For example, specialist nursing, feeding.
Chemotherapy	✔ In full*	
Radiotherapy	✔ In full*	
Hormone therapy	✔ In full*	Where licensing indications within the BNF states is available under specialist use.
Treatment for side effects of chemotherapy, radiotherapy and targeted therapy.	✔ In full*	For example, antibiotics and anti-sickness drugs.
Targeted therapy	✔ In full*	When being used to achieve a cure.
Targeted therapies, treatments and drugs used to maintain and control metastatic disease	✔ Choice of up to 24 months or 36 months per condition	We only cover drugs that would be available to you on the NHS that are NICE approved.
Bone strengthening drugs (such as bisphosphonates)	✔ Up to 24 months or 36 months	When being used to treat metastatic bone disease as part of your treatment for cancer.
Wig	✔ Up to £100	In total whilst you are an insured person of the policy (not per one year period of cover).
Mastectomy bra	✔ Up to £100	In total whilst you are an insured person of the policy (not per one year period of cover).
External prostheses	✔ Up to £5,000	Towards the cost of the first external prosthesis after surgery.
Genetic testing to support treatment	✔ In full*	To aid diagnosis or help determine type of treatment required.
Molecular profiling	✔ In full*	To determine most accurate and effective treatment.
Talking Through Cancer	✔ In full*	Mental health assessment and therapy benefit for when you have been diagnosed with cancer and are receiving treatment that would be covered by the policy.
Monitoring	✔ In full*	For example, diagnostic tests and consultations after treatment for cancer has finished.
Ongoing needs	✔ Up to five years	Such as regular replacement of tubes and drains.
Preventative treatment for cancer		Following eligible treatment for cancer that we have paid for.
End of life care	✔ Hospital: In full* Hospice donation: £100 per night, charity donation: £50 per day (combined limit of up to £10,000)	Donation paid directly to hospice or registered charity.

Contents

4 Choice of benefit levels



NHS cancer cash benefit

We pay £100 a day for treatment received as an NHS in-patient or day-patient that we would have paid as a private patient on your member's scheme. £100 for each day your employees receive out-patient radiotherapy, chemotherapy or blood transfusions or out-patient surgical procedures. £100 for each day they receive intravenous (IV) chemotherapy at home and £100 for each week they are taking oral chemotherapy at home. They won't be able to claim more than £100 in any one day.

Choosing the right benefit for your employees

How the different time periods for targeted therapies work:

- We pay for targeted therapies in full when they're being used to achieve a cure or remission. When they're being used in all other instances, for example disease control, the time limit (if you choose one) starts from when an employee first starts receiving the targeted therapies for this purpose.
- With Level 2 cover, once the drugs are being used for disease control, we will check that the treatment is available on the NHS. This ensures that should the member reach the limit and still need to continue treatment, they will be able to transfer across into NHS care.
- Included in the benefit will be the cost of the drug, oncologist/haematologist consultations, diagnostic tests, treatment/investigation into any side effects, and stays in hospital.
- If there's disease progression during this time, then we'll pay for an alternative targeted therapy treatment that is also available on the NHS and NICE approved, provided the time limit has not been reached. If you choose the highest level of benefit, there will be no time limit, but it does need to be licensed for use in their condition.
- Benefit continues up to the end of the chosen period, two or three years, unless again the highest level of benefit has been chosen, in which case there will be no time limit.
- In all cases, NHS cancer cash benefit is an option if an employee chooses to use the NHS rather than have their treatment privately.
- We set no overall limit on the amount of days employees can claim for the NHS cancer cash benefit of £100. However limits that apply to other cancer benefits such as targeted therapies or bisphosphonates will still apply. This means if they use their limits as a private patient they cannot then switch to NHS treatment and claim the NHS cancer cash benefit. They'll only be able to claim up to the specified benefit limits whether this is privately, as an NHS patient or a combination of both.

Contents

4 Choice of benefit levels

Level 1

Level 1 is our lowest level of cancer cover, enabling customers to offer a basic level of support for employees 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 a wig, mastectomy bra 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 is given on its own to keep the member comfortable.

The table opposite explains the benefits available for cancer treatment under level 1.

Expert support for your employees

Whichever option you choose, your employees will still benefit from a wide range of cancer support throughout their cancer journey and beyond. Please see the following pages for details of this.

* as clinically appropriate and with a UK license for treatment in their condition.

Level 1 Benefits	Amount payable	Notes
Hospital charges for surgery and medical admissions	✓ In full*	Including accommodation and meals, nursing care, drugs and surgical dressings and theatre fees
Specialists' fees	Up to the limits in our specialist fee schedule	
NHS cancer cash benefit for cancer treatment	✓ £100 each day	For cancer treatment as an NHS patient that would be covered on the policy as a private patient.
Chemotherapy	✓ In full*	
Radiotherapy	✓ In full*	
Hormone therapy	✓ In full*	Where licensing indications within the BNF states is available under specialist use.
Treatment for side effects of chemotherapy, radiotherapy and targeted therapy.	✓ In full*	For example, antibiotics and anti-sickness drugs.
Targeted drug therapies	✓ In full*	When being used to achieve a cure.
Adjuvant bisphosphonates	✓ Every six months up to a maximum of 3 years	When used to reduce the risk of the cancer returning.
Internal prostheses	✓ In full*	For prostheses that are inserted into the body.
Genetic testing to support treatment	✓ In full*	Predictive test to show positive response to a specific drug in a curative setting or that indicates a need for surgery to treat cancer.
Talking Through Cancer	✓ In full*	Mental health assessment and therapy benefit for when you have been diagnosed with cancer and are receiving treatment that would be covered by the policy.
End of life care	✓ Hospital: In full* Hospice donation: £100 per night, charity donation: £50 per day (combined limit of up to £1,000)	

Contents



A specially trained Cancer Claims Team

- treating your employees as individuals

Whatever cancer brings, our dedicated Cancer Claims Team will be by your employee's side every step of the way.

They've been specially chosen for their understanding, patience, and empathy. With training from our qualified medical experts, they've an in-depth understanding of what it means to be living with cancer.

They recognise that everybody's cancer journey is unique. They'll take the time to understand your employee's personal circumstances and guide them to the most appropriate specialist and support.

Your employee can even request to speak to the same person each time they call.

Our dedicated Cancer Claims Team:

- ✔ Our experienced team with an in-depth knowledge of cancer, is there to support your employees from initial diagnosis throughout their treatment.
- ✔ Your employee can request to speak to the same person each time they call.
- ✔ Our team is supported by an in-house clinical team which includes trained GPs, nurses and a cancer surgeon.
- ✔ The team receives training from our in-house clinicians to ensure they're up to date with the latest developments.
- ✔ Our clinicians can also discuss the individual's treatment with their specialists and ensure they're using all relevant benefits available from their cover.

Contents

5 Enhanced support services

Cancer Care Guide

It's difficult for anyone to find out they have cancer and when receiving a diagnosis like this, people often experience a whirlwind of emotions.

That's why it's essential that we're ready to guide your employees to the right support as quickly and easily as possible, should it happen to them.

Developed in partnership with Macmillan Cancer Support, our Cancer Care Guide makes it simple for your employees and their loved ones to find the information they need to help make living with cancer that little bit easier. Whether your employee has physical, emotional or financial concerns, we're by their side every step of the way.

Here for the full story

- ✔ The guide is full of useful tips to help support your employees and their loved ones.
- ✔ It focuses on topics that are most helpful for people living with cancer, as identified by Macmillan Cancer Support.
- ✔ If they'd like practical support or to talk to one of Macmillan's specialist cancer nurses, they have a helpline number they can call.

Knowledge is power

The cancer experience can be one of uncertainty and anxiety. No two days are the same. People are seeking a sense of control across the journey, for themselves and their family and friends. Knowing what to expect can help your employees feel less overwhelmed, more in control and better equipped to make decisions.

That's why the Cancer Care Guide covers topics like:

- ✔ Advice regarding financial concerns
- ✔ Healthy eating
- ✔ Employment rights
- ✔ Questions to ask the healthcare team
- ✔ Support to help you prepare for cancer treatment.

The guide can be provided at the right time in whichever format they prefer - either a digital copy by email or a hard copy through the post.

Contents

5 Enhanced support services

Talking Through Cancer

Talking Through Cancer is on hand to help your employees and their loved ones throughout their cancer journey and beyond.

With a thorough knowledge of the different experiences people go through when living with cancer, the 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.

They will help them feel more in control of the situation, listening and gaining a thorough understanding of their needs, going at their pace - offering the right support, when they need it. Whether they want help coming to terms with a diagnosis, tips to help them see the wood from the trees, or simply want someone to talk to.

The specialist therapists don't just support the person who's received the diagnosis, they'll be there for your employee and those closest to them, with personalised support tailored to their own and their loved ones' needs. They'll help provide the reassurance and emotional strength to live life as best they can, together.

Talking Through Cancer offers a comprehensive programme of activity to help your employees every step of the way

- ✔ Prompt access to support from specialist cancer therapists.
- ✔ Clinical programme specifically designed to support people with cancer, their family and loved ones.
- ✔ No need for a GP referral.
- ✔ A programme of therapy tailored to individual needs.
- ✔ Online, video, telephone or face-to-face support where required.
- ✔ Support for your employee and up to 4 loved ones, even if they're not included on their cover.
- ✔ Specialist support for children from the age of 5 years.
- ✔ Dedicated support throughout your employees' cancer experience and beyond.

This service is available to employees who have cancer cover on their scheme and an eligible cancer claim.

Contents

5 Enhanced support services

Careology

At a time when life can feel overwhelming, the Careology app offers a simple way for employees to record and manage information relating to their cancer care.

So, 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 or symptoms, it holds information securely in one place - helping them feel a little more in control.

However, it's important for them to remember that it complements advice from their multi-disciplinary team, not replace it.

Your employees can view the terms and conditions and the privacy policy in-app before they sign up.

This service is a non-contractual benefit Aviva can change or withdraw at any time.

Employees can:

- ✔ Monitor and record their symptoms and side effects to easily keep track of how they are feeling. If any red flag symptoms are logged, they will be prompted to contact their care team.
- ✔ Input details of their medication and their medication schedule and receive reminders through the app when it's time to take a specific drug. The reminder functionality can be turned off if the member wishes.
- ✔ Jot down questions, organise their thoughts and keep notes of how they are feeling each day through the journal functionality. These can be kept private or shared with their carer/clinician.
- ✔ Share their health status with their friends and family by enabling nominated individuals to have access to a 'read-only' version of the app.
- ✔ Download a PDF health report should they wish to share their cancer care with other healthcare professionals. For example, the report can be shared with a dentist to easily communicate their current treatment.

Careology is available to employees with cancer cover on their scheme and an eligible cancer claim.

Contents



5 Enhanced support services

Cancer Care with Aviva Digital GP

(powered by Square Health)

The Aviva Digital GP app is there 24/7 for your employees.

Whether they need medical advice for a symptom that could be linked to a possible cancer diagnosis, or they are already on a cancer pathway and need to discuss any other medical concerns, they will get swift convenient support without having to leave home. They will have qualified, empathetic GPs available to talk to, day or night, at the touch of a button.

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

Your employees can view the terms and conditions and the privacy policy in-app before they sign up.

This service is a non-contractual benefit Aviva can change or withdraw at any time.

✔ Choice

Your employees will be offered both male and female GPs to choose from. They can also select the same GP who they have seen previously, via the app, within the last 6 months in order to book directly with them. This helps the GP gain a through understanding of their circumstances and helps your employee build a strong relationship with the GP they consult with. Additionally, they can review GPs' bios and select a GP based on who they feel best suits their needs.

✔ Employees can add child cover

If your employees have any children under 16, they can add them to their account for paediatric consultations, with a limit of up to 10 children per member.

✔ Consultation Advice

After your employees' GP consultations, they will be able to see the advice they have been given and consultation history within the app. Plus, with consultation notes held securely on the app, they can easily access and email the medical information to their oncology team.

✔ Repeat NHS GP prescriptions

Your employees can order prescribed repeat medication within the app (all NHS England exemptions accepted) and get free UK delivery.

✔ When time matters, this app helps

Your employees could have a video consultation in as little as 30 minutes and appointments can be booked 24/7 - most are available on the same day. Their appointment slot with their selected GP will last for up to 15 minutes. This also gives your employees additional reassurance after a cancer diagnosis when changes to their general health may feel all the more worrying.

✔ Option to update a short medical profile before their next GP appointment

This means GPs will have an understanding of your employees' recent medical history, including any medication given as part of a cancer treatment plan.

Contents

5

Enhanced support services

Cancer Care with Get Active

Get Active provides discounted gym memberships, online workouts and other offers that can help your employees look after their health and wellbeing.

We've now enhanced this benefit to include savings on products and services to help make a small difference if your employees or someone close to them is living with cancer. These can be used for personal support or to gift to loved ones who are living with cancer.

So, whether they're looking to improve their current health and wellbeing, show someone who is living with cancer their support, or they just want to feel more like themselves following a cancer diagnosis, there's a choice of specially arranged products and services to help.

Cancer Care with Get Active

- ✔ **Everyday support** - discounted products and services that can help with the daily living adjustments a cancer diagnosis and treatment can bring.
- ✔ **Quality time** - services and experiences to use for 'me time' or to share with friends and loved-ones.
- ✔ **Living life as fully as possible** - discounts on products and services to aid both physical and mental wellbeing.
- ✔ **Caring and sharing** - the discounts can be used for personal support or to gift to loved ones who are living with cancer.

This service is a non-contractual benefit Aviva can change or withdraw at any time.

Contents



Questions and Answers

Click on the boxes to find out more.

Contents



Questions and Answers

Click on the boxes to find out more.

Where will my employees be eligible to have treatment?

Whichever level of benefit you choose, your employees will be eligible for treatment at:

- a facility recognised by us as part of a network for their treatment and condition, or a hospital on their list that we recognise
- home if their specialist agrees that this is possible – this will depend on the treatment they need.
- Out-patient CT, MRI and PET scans will only be paid for at a diagnostic centre recognised by us.

Contents



Questions and Answers

Click on the boxes to find out more.

Are diagnostic tests paid for?

Yes, whichever level of benefit you choose.

The scheme will not pay for genetic tests to see whether they're likely to get cancer or not. However, on Level 2 and Level 3, we'll also pay for genomic tests that are needed to see if a particular treatment is suitable for them.

Contents



Questions and Answers

Click on the boxes to find out more.

Will my employees be able to claim for surgery?

Yes, whichever level of benefit you choose, we'll pay in full in-line with the benefits in their member documentation.

Contents



6 Questions and Answers

Questions and Answers

Click on the boxes to find out more.

Will my employees be able to claim for preventative treatment?

If you choose Level 3 or Level 2 cover, we'll pay for surgery to prevent further cancer if they've already had treatment for cancer that we've paid for – for example, we'll pay for a mastectomy to a healthy breast in the event that they've been diagnosed with cancer in the other breast, if it's recommended by their specialist. This is not available on Level 1.

On all levels, we won't pay for treatment where they have no symptoms of cancer, for example where they have a strong family history of cancer.

Contents



6 Questions and Answers

Questions and Answers

Click on the boxes to find out more.

What drug treatment is paid for?

If you choose our Level 3 cancer benefit we'll pay in full* for:

- Chemotherapy – drugs used to destroy cancer cells.
- Targeted therapy and biological therapy.
- Drugs used to strengthen bones (such as bisphosphonates).

With Level 1 and Level 2 cancer benefit, we'll pay for:

- Chemotherapy - drugs used to destroy cancer cells in full*.
- We'll also pay for targeted and biological therapies used to achieve cure. However, targeted and biological therapies, treatments and drugs for disease control are only available on Level 2, for up to either 24 or 36 months. These are not covered on Level 1.
- With Level 2, drugs used to strengthen bones (such as bisphosphonates) are paid for up to 24 or 36 months. These are also not available on Level 1.

Whichever level of benefit you choose, we'll only pay for proven and licenced drugs.

We'll pay in full* for treatment that your employees need to deal with side effects while they're having chemotherapy or radiotherapy, such as anti-sickness drugs and antibiotics.

We'll pay for hormone therapy if they need it to shrink a tumour before they have surgery or radiotherapy or where the British National Formulary (BNF) states it is available under specialist use and only with the licensing indications. Hormone treatment given to prevent recurrence of disease is not covered. Their GP will be able to prescribe this or administer it.

* as clinically appropriate and with a UK license for treatment in their condition.

Contents



6 Questions and Answers

Questions and Answers

Click on the boxes to find out more.

Is radiotherapy a benefit?

Yes, whichever level of benefit you choose, but specific high cost types of radiotherapy may be removed from cover, depending on the option selected.

Contents

Questions and Answers

Click on the boxes to find out more.



Will my employees be able to claim for palliative care?

If you choose our Level 3 benefit, there's no time limit on our cancer benefit so we'll continue to provide benefit at every stage of the disease.

If you choose our Level 2 cancer benefit, targeted and biological therapies used in a palliative setting are paid for up to either 24 or 36 months.
On Level 2 and Level 1, we cover chemotherapy or radiotherapy when given on its own in a palliative setting.

Contents



6 Questions and Answers

Questions and Answers

Click on the boxes to find out more.

Will my employees be able to claim for end of life care?

Whichever level of cancer benefit you choose we'll pay for end of life care in hospital if it's medically necessary.

For Levels 2 and 3, if an employee is admitted to a hospice we'll make a donation to the hospice of £100 a night, up to £10,000. For Level 1, this is up to £1,000.

We'll also make a donation to a registered charity if an employee stays at home and is visited by a nurse from that charity of £50 each day, up to the £10,000 limit for Levels 2 and 3 and to the £1,000 limit if for Level 1.

Contents

Questions and Answers

Click on the boxes to find out more.



6 Questions and Answers

Will my employees be able to claim for routine monitoring when treatment has finished?

If you choose our Level 3 cancer benefit, we'll provide unlimited benefit for routine monitoring, when clinically appropriate, recommended by their specialist when treatment has finished.

We don't pay for monitoring after treatment for non-melanoma skin cancer.

If employees have any ongoing medical needs, such as regular replacement of tubes, drains or stents, we'll pay for up to five years after their treatment for cancer has finished.

If you choose reduced out-patient benefit, these restrictions will apply to any monitoring and ongoing needs.

If you choose our Level 2 cancer benefit, we'll pay for routine monitoring, when clinically appropriate, for up to ten years after their treatment has finished.

We don't pay for monitoring after treatment for non-melanoma skin cancer.

If employees have any ongoing medical needs, such as regular replacement of tubes, drains or stents, we'll pay for up to five years after their treatment for cancer has finished.

If you choose reduced out-patient benefit, these restrictions will apply to any routine monitoring. There is no cover for routine monitoring when treatment is finished or cover for ongoing medical needs under Level 1.

Contents



6 Questions and Answers

Questions and Answers

Click on the boxes to find out more.

Are there any other limits on the benefits?

Whichever level of benefit you choose, if an employee has experimental treatment, we'll pay the equivalent cost of the established treatment that would usually be given for their condition. If there's no equivalent treatment, we won't pay for any of the costs of the experimental treatment.

However, if a drug is licensed, but not for the type of cancer that they have, we'll assess their case and if there's sufficient clinical evidence to show it's appropriate for their condition, we'll pay in full.

Contents



6 Questions and Answers

Questions and Answers

Click on the boxes to find out more.

What other benefits and services are available?

If you choose our Level 3 cancer benefit, your employees will also receive the following benefits:

- Stem cell and bone marrow transplants, including collection, storage and implantation.
- Following surgery, we'll pay for a number of different specialist services that they may need, such as consultations with a dietician or a stoma nurse for as long as they are medically required.
- We'll contribute up to £5,000 towards the cost of the first external prosthesis following surgery for cancer.
- We'll pay up to £100 towards the cost of a wig if they need one due to hair loss caused by cancer treatment. We'll pay £100 towards a mastectomy bra. (Once per policy.)
- NHS cancer cash benefit for treatment that would be covered by the policy if received as a private patient. We'll pay £100 each day for in-patient or day-patient treatment and for out-patient radiotherapy, chemotherapy, blood transfusions or surgical procedures. Also £100 for each day they receive intravenous (IV) chemotherapy at home or for each week whilst they're taking oral chemotherapy drugs at home. There's no limit to the amount they can claim but they won't be able to claim more than £100 in any one day.
- Genetic testing if it is being used to aid a diagnosis or to help determine the type of treatment required, however we will not pay if the genetic testing is being carried out for screening purposes; where there are no symptoms or when the outcome of the test will not determine a treatment pathway.
- Molecular profiling is where the profile of the cancerous tissue is studied to help determine the most accurate and effective treatment. We pay for these tests in full when they are being used to determine the most appropriate treatment.
- We'll pay for treatment at home if the member's specialist agrees that this is possible and it can be supported by the homecare provider.


If you choose a different level of cancer benefit, your employees will receive the following additional benefits:

- For Level 2 cover, immediately following surgery we'll pay for specialist services such as consultations with a dietician or a stoma nurse on a short term basis.
- If you choose Level 2 cover we'll contribute up to £5,000 towards the cost of the first external prosthesis following surgery for cancer and up to £100 towards the cost of a wig. We will also pay £100 towards a mastectomy bra (once per policy). Level 1 cover will cover the cost of internal prostheses only.
- An NHS cancer cash benefit for treatment that would be covered by the policy if received as a private patient. We'll pay £100 each day for in-patient or day-patient treatment and for out-patient radiotherapy, chemotherapy, blood transfusions or surgical procedures. Also £100 for each day they receive intravenous (IV) chemotherapy at home or for each week whilst they're taking oral chemotherapy drugs at home. There's no limit to the amount they can claim but they won't be able to claim more than £100 in any one day. For Level 2 cover limits that apply to other cancer benefits such as targeted drug therapies or bisphosphonates will still apply.
- For Level 2 cover, genetic testing if it is being used to aid a diagnosis or to help determine the type of treatment required, however we will not pay if the genetic testing is being carried out for screening purposes; where there are no symptoms or when the outcome of the test will not determine a treatment pathway.
- For Level 1 cover, we will only cover a predictive genetic test to show a positive response to a specific drug in a curative setting or that indicates a need for surgery.
- Molecular profiling is where the profile of the cancerous tissue is studied to help determine the most accurate and effective treatment. We pay for these tests in full when they are being used to determine the most appropriate treatment. This is not available on Level 1.
- We'll pay for treatment at home if the member's specialist agrees that this is possible and it can be supported by the homecare provider.

Talking Through Cancer: Mental health assessment and therapy benefit for when your employee has been diagnosed with cancer and is receiving treatment that would be covered by the policy - **available for all levels of cover**

Need this in a different format?

Please get in touch if you would prefer this brochure (GEN7607), in large print, braille or as audio.

 0800 051 7501

 contactus@aviva.com

 aviva.co.uk

Calls may be monitored and/or recorded.

| Retirement | Investments | Insurance | **Health** |

For insurance products: Aviva Health UK Limited. Registered in England Number 2464270. Registered Office 8 Surrey Street Norwich NR1 3NG. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308139. A wholly owned subsidiary of Aviva Insurance Limited. This insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202153.

Aviva Health UK Limited acts as agent of Aviva Insurance Limited for the purposes of: (i) receiving premium from our clients; and (ii) receiving and holding claims money and premium refunds prior to transmission to our client making the claim or entitled to the premium refund. aviva.co.uk/health REG001.

For trust products: Aviva Health UK Limited. Registered in England Number 2464270. Registered Office 8 Surrey Street Norwich NR1 3NG. aviva.co.uk/health REG002

GEN7607 04/2023

