



# Extensive cancer support



**According to Macmillan Cancer Support, more than 125,000 people of working age are estimated to be diagnosed with cancer in the UK every year<sup>1</sup>.**

Because of that, we've made cancer support an integral part of our core private medical insurance products Solutions, for businesses and Healthier Solutions for individuals and their families. We're here to offer support every step of the way, providing peace of mind you'll get the treatment and help you need, when you need it the most.

### **Here are some of the things you can count on:**

- ✓ Access to the **latest diagnostics** - such as molecular profiling - to help clinicians determine the most effective treatment
- ✓ Access to **treatments** that help reduce the risk of disease recurrence in certain cancers, such as preventative bisphosphonates
- ✓ **A thorough review of the clinical evidence** to determine what cover is available where treatment is outside of standard medical guidelines
- ✓ **Treatments and tests** proven to help the patient that but may not be available from the NHS.



#### **We understand the importance of providing extensive cover and support at every stage of cancer treatment.**

Our cancer pledge means we'll cover the cancer treatment and palliative care you need, as recommended by your specialist. We want to make things as comfortable as possible following your cancer treatment, so we'll provide extensive cover for aftercare, including consultations with a dietician, as well as money towards prostheses and a wig.

We want to be really clear about what's covered for cancer treatment as standard. To help you, we've put together some handy tables on the following pages listing everything you would be covered for. Our clinical experts have chosen the benefits to meet a range of different needs, providing care at every stage of your treatment journey including aftercare and monitoring.

<sup>1</sup>Macmillan Cancer Support, Managing Cancer in the Workplace.

# Benefits and cover

Cancer treatment		
Benefit	Our pledge	Cover
<b>Radiotherapy and chemotherapy</b>	Radiotherapy is the use of high energy X-rays and similar rays to treat a disease. Chemotherapy is the use of drugs to treat cancer. There are no limits on radiotherapy and chemotherapy (hormone therapy is only covered to shrink a tumour before surgery or radiotherapy).	In full
<b>Targeted drug therapies</b>	Targeted therapies are drugs that target cells to block the growth and spread of cancer. We place no limits on clinically proven and licensed drugs.	In full
<b>Side effects/ sickness drugs</b>	Side effects and sickness drugs - some cancer treatment can cause sickness, nausea and other side effects. During cancer treatment we'll cover medication needed to treat the side effects.	In full
<b>Bone strengthening drugs and bone scans</b>	Bone strengthening drugs (such as bisphosphonates) are covered to help reduce the risk of re-occurrence of breast cancer. Bone scans look for any changes in bones. We place no limits on these drugs and scans.	In full
<b>Stem cell and bone marrow transplants</b>	Stem cells produce blood and other types of cells within the body. Some cancers can be treated by replacing stem cells which are collected from the blood or from bone marrow. We pay for the collection, storage, and implantation of stem cells and bone marrow. We don't cover search costs, compatibility testing, or courier charges.	In full
<b>Experimental treatment</b>	Experimental treatment is where there is minimal or no evidence that it is beneficial. In these cases we pay the equivalent cost of the established treatment in the UK.  If a drug is licensed, but not for the type of cancer a member has, we'll pay in full if there is enough medical information to support its use.	In full if supported by medical evidence



# Plus cover for these additional care items

Additional care		
Benefit	Our pledge	Cover
<b>Rehabilitation</b>	Rehabilitation is a medically supervised program designed to aid recovery – we place no monetary limits on the type or amount of rehabilitation needed for members.	In full
<b>Specialist nursing</b>	Specialist nursing may be needed to support cancer patients – we place no limits on the amount of specialist nursing as described in the policy.	In full
<b>Molecular profiling</b>	This is where the profile of the cancerous tissue is studied to help determine the most accurate and effective treatment.	In full when being used to determine the most appropriate treatment
<b>Genetic testing</b>	Is used to aid a diagnosis or to help determine the type of treatment required. We will not pay for genetic testing for screening purposes where there are no symptoms or when the outcome of the test will not determine a treatment pathway.	In full
<b>NHS cancer cash benefit</b>	<p>If a member receives treatment for cancer as an NHS patient, and that treatment would have been covered privately by the policy, we'll pay £100 each day or night for in-patient or day-patient treatment for cancer; out-patient radiotherapy, chemotherapy, blood transfusions or surgical procedures.</p> <p>£100 each day or night for intravenous chemotherapy at home and £100 each week if a member is taking oral chemotherapy drugs at home.</p>	<p>£100 each day</p> <p>You can't claim more than £100 each day</p>
<b>Prostheses</b>	Prostheses replace a part of the body – we'll pay up to £5000 for the first external prosthesis when needed following surgery for cancer. We cover internal prostheses in full.	<p>Internal - in full</p> <p>External - up to £5000</p>

## Additional care

Benefit	Our pledge	Cover
<b>Wig</b>	Some chemotherapy treatments can result in hair loss – we'll pay £100 towards the cost of a wig.	up to £100 in total, not per policy year
<b>End of life care</b>	For some people, there will come a time when they need care at home, or in a hospice. We'll also cover end of life care in a hospital when it is medically necessary.	Hospice - donation £100 each night – up to a maximum of £10,000  If you need a home visit by a nurse from a registered charity (such as Macmillan or Marie Curie) we'll donate £50 a day to the charity, up to the £10,000 limit
<b>Monitoring</b>	When you have finished treatment for cancer we'll pay for monitoring for as long as it is required to check that it has not returned.  We don't pay for monitoring after treatment for non-melanoma skin cancer.	In full
<b>Preventative treatment</b>	We cover surgery to prevent further cancer if you've already had treatment for cancer that we've paid for. We don't cover surgery if you don't have symptoms of cancer, even if you have a family history of cancer.	In full after cancer treatment we've paid for

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