

# Our cancer pledge

Looking after your employees when they need it most

We know when someone is diagnosed with cancer their whole world changes. With more than one in three people developing some form of cancer during their lifetime, we understand the importance of providing your employees with the cover and support they need should they be diagnosed with cancer.

## Our cancer pledge

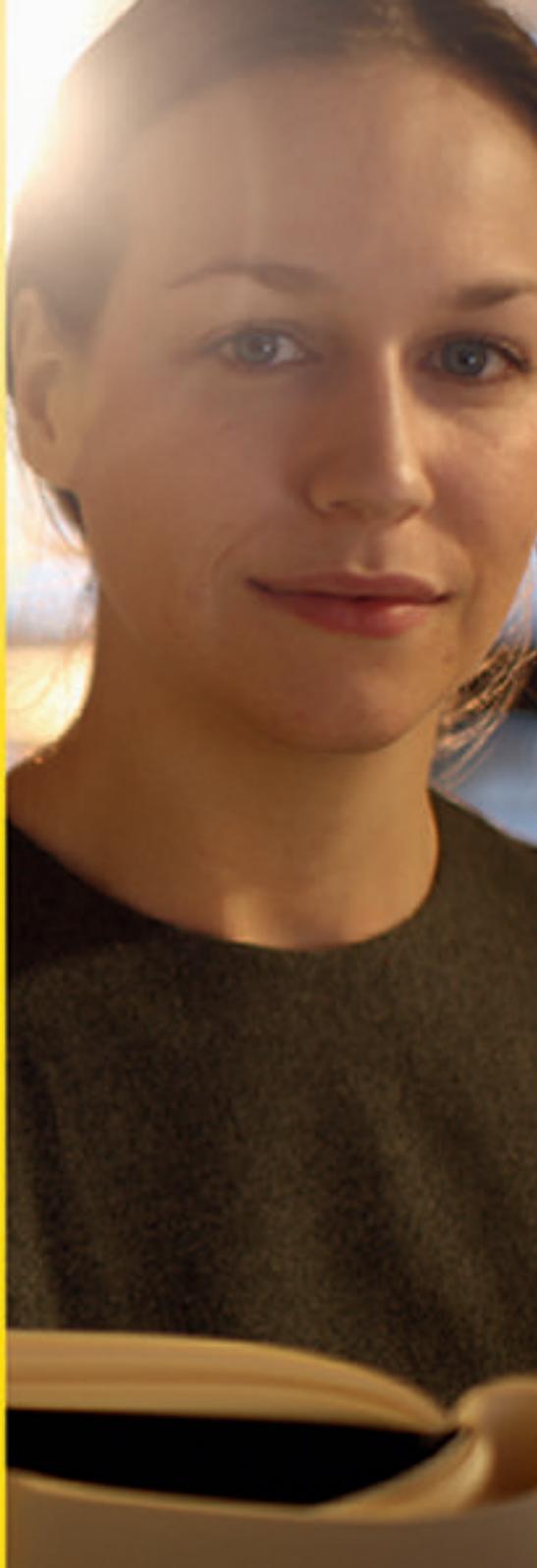
Our cancer pledge means we'll cover the cancer treatment and palliative care a member needs as recommended by their specialist.



We also want to make things as comfortable as possible following their cancer treatment, so we'll provide extensive cover for aftercare, including consultations with a dietician, as well as money towards prostheses and wigs.

To find out more about our cancer pledge and for full terms and conditions, visit:

[aviva.co.uk/health/ourcancerpledge](https://aviva.co.uk/health/ourcancerpledge)



## Our cancer cover

We want to be really clear about what we cover so we've produced the following table to show what is and isn't covered for cancer treatment as standard on our group private health insurance policy, Solutions.

Members are fully covered when they use a specialist who charges within our fee guidelines and a hospital on your chosen list. When recommended by their specialist, and agreed by us, the treatments shown below are covered. We are unable to cover pre-existing medical conditions.

This is just a summary of our benefits, please refer to the terms and conditions for full details of the cover available.

## Cancer cover and our 'reduced out-patient' option

We've removed the monetary limits from our 'reduced out-patient' option, just for cancer claims. This means that if you've chosen the 'reduced out-patient' option on your policy, we won't apply the specified limits to any treatment received after cancer has been diagnosed.

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).	In full
<b>Targeted Drug Therapies</b>	Targeted therapies are the 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 any medication needed to treat the side effects.	In full
<b>Bone Strengthening Drugs and Bone Scans</b>	Bone strengthening drugs (such as bisphosphonates) - these are drugs that help keep bones strong during cancer treatment. 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 place no limits on stem cell or bone marrow transplants; this includes collection from a donor.	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 this country.  Not very many things are treated as experimental by us, some cancers need unlicensed treatments – we'll pay in full if there is enough medical information to support their use.	In full

## Plus, more cover for the following '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 type or amount of specialist nursing, described in the policy.	In full
<b>NHS Cancer Cash Benefit</b>	For treatment that would have been covered by the policy, we'll pay £100 for in-patient or day-patient treatment for cancer; out-patient radiotherapy, chemotherapy, blood transfusions or surgical procedures.  £100 per day for intravenous chemotherapy at home and £100 per week if a member is taking oral chemotherapy drugs at home.	£100 each day  Members cannot claim more than £100 per day
<b>Prostheses</b>	Prostheses are used to replace a part of the body – we'll pay up to £5000 for external prosthesis when needed. Internal prostheses are covered in full.	Internal - in full  External - up to £5000
<b>Wigs</b>	Some chemotherapy treatments can result in hair loss – we'll pay £100 towards the cost of a wig.	up to £100
<b>End of Life Care</b>	For some people, there will come a time when they need hospice or care at home. We'll also cover hospital stays when it is medically necessary.	Hospice - donation £100 per day – up to a maximum of £10,000  Nursing Services - charity donation £50 per day – up to a maximum of £10,000
<b>Monitoring</b>	When a member has finished treatment we'll pay for monitoring for up to 10 years to check that the cancer has not returned.  We don't pay for monitoring after treatment for non-melanoma skin cancer.	Up to 10 years

## Help and support during a claim

The experts in our oncology team will help and support your employees from diagnosis through to treatment and aftercare. Patients have told us that it really helps to talk to the same person each time, so we make sure employees can speak to their own case manager, who can get to know them and stay up to date with their progress during treatment.

At every point in their journey, we believe in providing your employees with extensive cover and support for as long as their specialist says they need it.

## Further information

**To find out more about our private health insurance speak to one of our healthcare consultants or your financial adviser.**



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