



# PruHealth Cancer Cover

Cancer is the nation's number one health concern<sup>1</sup>. This is not surprising given that one in three of us will develop some form of cancer during our lifetime<sup>2</sup>.

Cancer drugs and treatments have developed enormously over the past twenty years, improving peoples' chances of survival<sup>3</sup>. But treatment is expensive and cancer cover is one of the components of private medical insurance that people value most highly<sup>4</sup>.

## Peace of mind

The last thing you want to worry about, having being diagnosed with cancer, is whether you will get access to the treatment you need. NHS cancer provision, whilst being very good in some areas, varies from region to region<sup>5</sup>. You don't want to have to raid your life savings or take out loans to self-fund treatment that can often amount to tens of thousands of pounds.

If you or your employer have paid for insurance cover, you shouldn't have to worry about whether or not particular treatments are included, or that cover may be excluded after a certain period of treatment – unfortunately, you don't know how long the cancer might last or whether it will recur.

PruHealth offers the cover you need to give you full peace of mind. Our Vitality programme helps you to live a healthy life, which is a key factor in preventing cancer from occurring. If it does though, our PruCare team of highly trained nurses and experienced case managers will be professional, understanding and compassionate, whatever the situation.

## Full Cancer Cover

Anyone who wants full peace of mind when it comes to cancer treatment should choose our Full Cancer Cover option. It offers full cover for out-patient costs, radiotherapy and chemotherapy, surgical treatment and subsequent reconstructive surgery if required.

Biological therapies, using drugs such as Herceptin and Avastin that target tumour cells while leaving normal cells uninjured, are covered without any time limits placed on treatment. Neither do we place time limits on the use of hormonal drugs, such as Tamoxifen and Lupron, that inhibit the growth of hormone dependent tumours.

We also cover end of life care to relieve symptoms, including pain relief and the side effects of treatment, even where cure is no longer possible.

HEALTH INSURANCE





## Access to hospital care

PruHealth offers a choice of four hospital lists – Local, Countrywide, London and Premier – so you can choose a list to suit your needs and budget. Local list is the cheapest, Premier is the most comprehensive and therefore costs more.

When you contact us to authorise your treatment, PruCare, our Managed Care team, will help you select the most appropriate hospital provider and will continue to support you and your family throughout your treatment.

If those who have chosen the Countrywide list with Full Cancer Cover are unable to access treatments on their list, they will be assisted and directed by our PruCare team to specific off-list oncology facilities without incurring any treatment co-payment. This includes some Central London private hospitals and London Private Patient Units\*.

## What is covered?

	Investigations and consultations	Out-patient costs	Chemo and radiotherapy			Surgery	End of life care
	Investigations and consultations (following a cancer diagnosis)	Out-patient costs	Radio/chemo therapy	Biological therapies/chemo therapy	Hormone therapies	Surgical treatment Subsequent reconstructive surgery	Treatment of symptoms where there is no cure
Full cancer cover	✓	✓	✓	✓	✓	✓	✓
Core cancer cover	✓	✓	✓	12 month limit	3 month limit	✓	✗

**\*Note:** For full details of our cancer cover, including frequently asked questions and answers, please read our policy terms and conditions.

## Core Cancer Cover

If you're looking for a reduction in premium, you could choose the Core Cancer Cover that comes as part of our Core Cover.

It still offers full cover for out-patient costs, radiotherapy and chemotherapy, surgical treatment and subsequent reconstructive surgery if required. However, biological therapies are limited to 12 months of treatment and hormone therapies are limited to 3 months, if prescribed on their own. There is no end of life care included with Core Cancer Cover.

## Prevention is better than cure

Our reason for creating the Vitality programme is simple. If you stay healthy by exercising regularly, eating well and not smoking, you could add years to your life.

That's why we believe health insurance shouldn't only benefit the people that need to claim. PruHealth members benefit from discounts with health partners, as well as information and tools to help them live a healthy life – the result is that people who engage with the Vitality programme claim less than those who don't.

## Cancer facts and the impact of Vitality

- Cancer is the nation's number one health concern<sup>1</sup>
- Cancer is the second leading cause of death in Europe, after cardiovascular disease<sup>6</sup>
- Up to half of all cancers in the UK could be prevented if people made changes to their lifestyle<sup>7</sup>
- Over 25% of all UK cancer deaths are caused by smoking<sup>8</sup>
- Increasing fruit and vegetable consumption and increasing physical activity can reduce the risk of certain cancers by over 20%<sup>9</sup>
- Evidence from South Africa shows that people engaged in Vitality have a 30-40% lower hospital admission cost for cancer compared to non-engaged members.<sup>10</sup>

You'll see some of the ways Vitality can help reduce the likelihood of cancer on the next page.

Sources:

- 1) PruHealth Vitality Index 2 (Sept 2009)
- 2, 3, 7, 8 & 9) Cancer Research UK data (2009)
- 4) IPSOS MORI (for PruHealth) (August 2009)
- 5) BBC (2010)
- 6) WHO data (2008)
- 10) Patel et al (2010)



## How engaging in Vitality could help prevent cancer.

As well as providing comprehensive cancer cover PruHealth encourages you to lead a healthy lifestyle through our unique Vitality programme, which offers savings with our health partners, information to help you get and stay healthy and even rewards for doing so.

The Vitality programme centres on five key areas identified as important for good health and wellbeing: education, exercise, nutrition, not smoking and screening. As you can see from the table below, actively engaging in Vitality across all these areas could help prevent cancer.

Vitality area	How	Health benefit
<b>Education</b>	<ul style="list-style-type: none"> <li>Earn Vitality points for completing a Health Review.</li> </ul>	<ul style="list-style-type: none"> <li>The Health Review will enable you to find out what areas you need to focus on to improve your health.</li> </ul>
<b>Screening</b>	<ul style="list-style-type: none"> <li>Earn Vitality points for clinical measurements taken, and more if you're in the healthy 'green zone'.</li> <li>Enjoy 50% off the standard retail price of a health screen with our Vitality partners.</li> </ul>	<ul style="list-style-type: none"> <li>Regular screens help detect cancer early and can improve survival rates.</li> </ul> <p>Source: Cancer Research UK</p>
<b>Exercise</b>	<ul style="list-style-type: none"> <li>Earn Vitality points for going to one of our partner gyms, using a Fitbug pedometer, Polar heart rate monitor, or participating in sporting events through Active Europe</li> <li>Discounts on gym membership with Virgin Active and LA fitness.</li> </ul>	<ul style="list-style-type: none"> <li>Keeping a healthy body weight is one of the best ways to help reduce your risk of cancer.</li> <li>In the UK alone, 19,000 people every year could avoid getting cancer by maintaining a healthy body weight.</li> <li>If you want to become more active, there are lots of changes you can make to your lifestyle such as joining the gym or using a Fitbug.</li> </ul> <p>Source: Cancer Research UK</p>
<b>Nutrition</b>	<ul style="list-style-type: none"> <li>Earn Vitality points and bonus Nectar points for buying healthy foods from Sainsbury's*</li> </ul> <p>* Available to individuals who have purchased Vitality Plus and all group scheme members.</p>	<p>Although the links between health and diet are quite complex research presents a series of arguments which suggest that:</p> <ul style="list-style-type: none"> <li>Diets rich in fibre and fish can reduce the risk of bowel cancer.</li> <li>High intakes of saturated fat could increase the risk of breast cancer.</li> <li>High levels of fruit &amp; veg as indicated by vitamin C levels, reduce the risk of dying early from any cause by 20%. You could gain this benefit from eating just one extra portion of fruit or veg per day.</li> </ul> <p>Source: Cancer Research UK: Diet &amp; cancer – the EPIC study</p>
<b>Not smoking</b>	<ul style="list-style-type: none"> <li>Save money on Allen Carr's Easyway to stop smoking course.</li> <li>Earn Vitality points by signing a non-smokers declaration.</li> </ul>	<p>In most people lung cancer is related to cigarette smoking. Although some people who have never smoked get lung cancer, smoking causes 9 out of 10 cases. Quitting smoking can significantly reduce your risk of contracting the disease.</p> <p>Source: Cancer Research UK</p>