

## Great news for our PMI customers ...

### **Our unique cancer pledge**

We've enhanced our extensive cancer cover. Find out how on page 2, 3 and 4.

### **Home of Health is launched**

Our new health information website gives our customers help and advice at their finger tips.

### **Closed portfolio group policy rate review**

We've kept our closed portfolio group policy January 2012 rate review increases low. Find out more on page 11.

See the following pages for more details or speak to your healthcare consultant.

For financial adviser use only. Not approved for use with customers

# We've enhanced our extensive cancer cover



We've enhanced our extensive cancer cover to give our customers extra peace-of-mind should the worst happen. We're supporting this with our cancer pledge that you'll see on all our customer facing cancer cover material – helping you sell the benefits of our private medical insurance cover.

## Our cancer pledge

We understand the importance of providing extensive cover and support at every stage of your cancer treatment. Our cancer pledge means we'll cover the cancer treatment you need, as recommended by your specialist.

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





# How we've enhanced our extensive cancer cover - What's covered?



The following table shows what **cancer treatment** will be covered from 1 January 2012.

Cover	Our Pledge	Existing	New
<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>In Full</b>
<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.	12 months	<b>In Full</b>
<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 will cover any medication needed to treat the side effects.	In Full	<b>In Full</b>
<b>Bisphosphonates and Bone Scans</b>	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.	Not Covered	<b>In Full</b>
<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>In Full</b>
<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. For example, some cancers need unlicensed treatments – we will pay in full if there is enough medical information to support their use.	In Full	<b>In Full</b>

Any cover options selected on a policy will be applied in the normal way for any claims made. Your clients are fully covered when they use a specialist within our fee guidelines and a hospital on their chosen list. This is just a summary of the cover . Your client should refer to their terms and conditions for full details.



# How we've enhanced our extensive cancer cover - What's covered?



The following table shows what is now covered for **additional care items**. We feel this is important to make sure your clients are looked after, outside of any **cancer treatment** that they receive.

Cover	Our Pledge	Existing	New
<b>Rehabilitation</b>	Rehabilitation is a medically supervised program designed to aid recovery – we place no limits on the type or amount of rehabilitation needed for customers with full cover policies (if you select any reduced cover options then standard policy limits will apply).	Limited cover	<b>In Full</b>
<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.	Limited cover	<b>In Full</b>
<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 - limited cover	<b>Internal – in full External - £5000 towards</b>
<b>Wigs</b>	Some chemotherapy treatments can result in hair loss – we'll pay £100 towards the cost of a wig.	Not Covered	<b>£100 towards</b>
<b>End of Life Care</b>	For some people, there will come a time when they need hospice or care at home. We have increased the donations we will make to hospices and charities. We will also cover hospital stays when it is medically necessary.	Hospice / Charity Donation £70 per day limited to 10 days	<b>Hospice / Charity Donation £100 per day – up to a maximum of £10,000. Nursing Services - £50 per day – up to a maximum of £10,000</b>
<b>Monitoring</b>	When a customer has finished treatment we will pay for monitoring for up to 10 years to check that the cancer has not returned.	Up to 5 years	<b>Up to 10 years</b>

Any cover options selected on a policy will be applied in the normal way for any claims made. Your clients are fully covered when they use a specialist within our fee guidelines and a hospital on their chosen list. This is just a summary of the cover. Your client should refer to their terms and conditions for full details.



## Dedicated support during a claim



Our aim is to be there for our customers and give them the best possible help, support and advice if they need to make a cancer claim. That's why we have an **oncology team**, dedicated to looking after our customers.

Each customer who makes a cancer claim will be given a **dedicated case handler**, looking after them on a one-to-one basis from the point of diagnosis through to the completion of their treatment. This means the case handler will know the details of the claim inside out, reducing the burden on the customer so they can concentrate on their treatment and recovery.

**“All our nurses give regular awareness sessions to the oncology and other claims teams on such things as radiotherapy treatment, chemotherapy and the various types of cancer. This means our advisers as well as our clinical staff can provide considered help and knowledgeable support”**

*Amanda, Specialist Cancer Nurse,  
oncology team*

# What happens next?

## For individuals and group sizes 2-49 lives

- From 1 January 2012 all new policies and those with a renewal date on or after 1 January 2012 will have access to our enhanced cancer cover
- A 1.5% premium enhancement will be applied to new policies and those renewing from 1 January 2012.

## For group sizes 50-249 lives

- From 1 January 2012 all new policies and those with a renewal date on or after 1 January 2012 will have access to our enhanced cancer cover
- A 2.11% premium enhancement will be applied to new policies and those renewing from 1 January 2012.

## Large groups, 250+ lives

We will offer a tailored approach to the cancer cover for these policies. Please speak to your usual healthcare consultant regarding any large corporate policies and the options available.

### Further information

If you would like any further information on our cancer pledge and cover enhancements please speak to your usual healthcare consultant.



# Introducing Home of Health



**Home of Health** is our new health and wellbeing website, available to all of our private medical insurance customers.

**Home of Health** offers a wealth of information, previously featured on our **Personal Health Manager** site, including more tools, regular news and health updates. We will be closing **Personal Health Manager** over the course of 2011/2012 and it will no longer be available to new customers from 14 November 2011.

The benefits of **Home of Health**:

- Doesn't need a log-in or password.
- Provides a range of guides, tools and calculators to help our customers find out more about their health.
- Latest health news and research including our Health of the Nation and Health of the Workplace.

Do you want to take a look? Visit:

[aviva.co.uk/health-insurance/home-of-health](http://aviva.co.uk/health-insurance/home-of-health)



# The features of Home of Health



## Health advice

- Giving up smoking
- Avoiding the flu and common cold
  - Reducing blood pressure
- Combating stress.

## Doctor and hospital information

- NHS Waiting list guide
  - Hospital Infections
- Hospital and consultant guide.

## Nutrition centre

Help and advice on healthy eating, getting 5-a-day, lowering your cholesterol and reducing fat in your diet.

## Tools and calculators

- BMI Calculator
- Calorie counter
- Smoking calculator
  - Pregnancy calculator.

## Latest health news

The latest news on health, fitness, nutrition and our latest research including Health of the Nation and Health of the Workplace.

## Fitness centre

Help and advice on getting and staying fit, including Sally Gunnell blog and Fitter at 50.

# Added value benefits for our policyholders



**As well as the benefits of each private medical insurance policy, we've added a range of other added value benefits that can give customers help and support when they need it.**

**Get active (available to all customers and those covered on a policy)**

Money off membership at a nationwide network of health and fitness clubs

**GP helpline (available to all customers and those covered on a policy)**

Can't get to see a doctor or not sure whether or not to bother them. Call our 24 hour GP helpline and speak to a qualified GP.

**Stress counselling helpline (available to all customers and those covered on a policy)**

If a customer feels a little stressed and wants someone to talk to, whatever the reason, they can call our Stress Counselling helpline 24 hours a day, seven days a week.

**MyHealthCounts (available to Healthier Solutions customers only)**

Our optional and completely free health programme, it allows users to find out how healthy they really are by completing an online health assessment. By managing their health they could then save up to **15% off** their next year's premium.

# Removal of Personal Health Manager Timeline



Date	Activity
13 November 2011	Last individual/SME policy inception with Personal Health Manager Included (PHM will be available for the following 12 months).
14 November 2011	Individual/SME New Business inception with Home of Health  Individual/SME renewals sent out after this date will not have PHM included; now use Home of Health.
18 December 2011	Last Individual renewals to have PHM included; PHM will be removed at next renewal in 2012.
19 December 2011	Individual renewals from this date on will have access to Home of Health.
31 December 2011	Last SME renewals to have PHM included; PHM will be removed at next renewal in 2012.
1 January 2012	SME renewals from this date on will have access to Home of Health.
31 December 2012	PHM to have been removed from all business lines.

Large Corporate renewal dates will vary depending on when the client confirms renewal, please speak to your usual Aviva Healthcare consultant.

# Closed portfolio group policy rate review



We're aware of the financial pressures that small businesses are finding themselves under. That's why we've kept any increases as part of our latest rate review of closed portfolio group policies as low as possible.

The following group products will have the following rate changes applied for all renewals on or after 1 January 2011.

- Trust Care/Trust Care 6: - 0.6%
- Personal Care: + 0.4%
- Fair & Square First/Club: + 2.4%
- Express Care/6 (no capital option): + 2.4%
- Express Care/6 (capital option): + 4.4%
- Select Care/6 + 2.9%
- Signature/6 + 4.9%
- Healthcover/Plus + 4.9%

The cancer premium enhancement of 1.5% (2-49 lives) and 2.11% (50-249 lives) will also be added to renewal premiums.

These changes are in addition to all other rate reviews that have been implemented since a policy's last renewal. Unless otherwise indicated, the increases will apply to renewals prior to any increases incurred as a result of an age band change.



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