



BUPA SELECT

**LEADING THE WAY
IN CANCER COVER**

REASSURANCE FOR YOU AND YOUR EMPLOYEES



Bupa is the UK's most experienced health insurer in cancer treatment. Having supported cancer patients for over 60 years, we understand the impact it can have on lives – and businesses. For this reason we are continually adapting to the advancements being made to treat and support people suffering from cancer.

This leaflet gives you information on what makes Bupa's commitment to cancer patients industry-leading. It also gives you an overview of the flexible cancer cover options available to your business under Bupa Select.

Bupa Cancer Cover:

Access to the best possible care and treatment

- Overall cost or time limits are not applied to any Bupa policy when it comes to cancer treatment. We're the only insurer to do this. This provides complete assurance for your employees that they will not be denied access to treatment when they need it most.
- Bupa covers treatment for cancer even if it spreads or returns. Some insurers only pay for primary cancer (the cancer initially diagnosed).
- Bupa pays for all cancer drugs that are licensed by the European Medicines Agency and prescribed by a consultant specialist in line with the product licence. This means that patients have access to clinically appropriate drugs that may not be available on the NHS.

Our specialist Oncology Support Team, including experienced oncologist nurses, offers support and advice to cancer patients and their families throughout treatment.

Cost management

- Bupa Select gives cancer patients the option to have chemotherapy at home, which not only improves many patients' experience, but costs on average £2,500 less than chemotherapy in a private hospital# – helping to reduce claims spend.
- Bupa members have the option of financial support if they choose to have their care through the NHS.
- Bupa has a team dedicated to ensuring developments in oncology treatment are clinically proven and appropriately priced before they are made available to members. This process allows us to offer breakthrough cancer drugs and treatments, at the best possible value.

“It’s a cliché for big organisations to claim that they are customer focused – I can certainly say that you and your team have exemplified it.”

Bupa member commenting on the Oncology Support Team

Flexible options - providing you with a choice of cover and costs

At Bupa we understand you want to make informed decisions about the cover you provide for your employees. Our cancer cover options give you the flexibility to do just that. You can also be assured that whichever option you choose, Bupa only champions the best possible patient journey. This means that once your employees are on a particular treatment path, be it NHS or private, they will never be left without Bupa support.

Bupa offers three simple cancer cover options which you will find adjacent. Your Bupa Account Manager will be happy to give you more information or further guidance on the right decision for you and your company.



OPTION 1

Full Cancer Cover⁰

Option 1 offers you and your employees our highest level of cancer cover. Our most comprehensive option covers employees at all stages of cancer treatment even if the cancer spreads or returns, and even if palliative treatment is required. Full Cancer Cover members have access to Bupa’s unique network of specialist cancer centres (breast, bowel and gynaecological), which guarantees treatment by an expert cancer team.

It is our priority to ensure that each and every member is able to follow the treatment path that results in the best possible outcome for them, so Option 1 covers treatment in both NHS and private hospitals. It also provides access to help and advice from our specialist Oncology Support Team.

OPTION 2

NHS Cancer Cover Plus

This is a cost-effective option which allows you to keep subscriptions down, while ensuring you and your employees have access to the cancer treatment recommended.

NHS Cancer Cover Plus covers you and your employees for all tests and consultations up to a diagnosis of cancer. Following that, if the treatment recommended by the consultant can be provided on the NHS, the patient will continue their treatment under NHS care, with additional telephone support from the Bupa Oncology Support Team. If the NHS is unable to provide the treatment recommended by the patient’s consultant, the patient’s cancer can be treated privately.

OPTION 3

Exclude Cancer

Bupa will cover up to the diagnosis of cancer but then provide no further financial benefit. However, members will still have access to support and advice from the Bupa Oncology Support Team.

For more information on our cancer cover options contact your Bupa Account Manager or visit

bupa.co.uk/cancer

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If you or your employees are diagnosed with cancer, we will be there for you throughout your treatment.

The following options are for Full Cancer Cover¹ and NHS Cancer Cover Plus if NHS treatment is not available.

Bupa Select offers	Benefits to you and your employees	Benefits to your business
Access to breakthrough cancer drugs and treatments	Access to proven drugs and treatments before they are available on the NHS or approved by NICE ¹	Confidence that administrative obstacles will not get in the way of your employees receiving the treatment they need as recommended by their consultant
Cover and support at every stage	We will provide cover and support for you and your employees at every stage of the cancer, even if it spreads or returns. You'll also have the peace of mind that we cover palliative treatment and cancer that is incurable. If hospice care is required we will also make a donation of £200 per hospice stay or hospice at home requirement, up to a maximum of £1,000 per membership lifetime	Each year more than a quarter of a million people are diagnosed with cancer in the UK, and 1 in 3 people will develop cancer during their lifetime. ³ Giving your employees access to cover for all stages of the disease demonstrates you care about their welfare
Dedicated oncology support*	Our specialist Oncology Support Team includes experienced oncologist nurses who will be there to provide help and advice throughout the cancer treatment	Our Oncology Support Team of experienced specialist advisers and oncology nurses handle over 2,000 calls per week, and receive regular specialist training. You can be sure your employees will always have this support from Bupa, regardless of which cancer cover option you select
Chemotherapy at home	We believe it is important that members are able to make their own choices about their cancer treatment and that includes giving them the option of having chemotherapy in their own home. Some members prefer this option as it means they don't have to worry about getting to hospital or being treated in unfamiliar surroundings ²	By actively campaigning to increase the use of home chemotherapy, which is a more cost-effective alternative to hospital chemotherapy and preferred by many patients ⁴ , we are helping to keep your costs down
NHS Cancer Cash Benefit ⁴	Employees may have the choice of receiving their cancer treatment through the NHS. For cancer treatment that would have otherwise been funded privately, we will provide the member with £100 per day for each day they receive radiotherapy, chemotherapy or a surgical operation directly related to cancer under the NHS, or £100 cash benefit for each night the member receives planned in-patient treatment for cancer under the NHS	Supporting patients who opt for NHS care gives employees more options for their cancer treatment and helps to reduce overall claim spend for employers
Specialist networks	Access to a unique quality assured network of breast, bowel and gynaecological cancer centres, providing quality care for Bupa members undergoing treatment for these conditions	Research shows that being treated in a specialist unit can greatly improve outcomes ⁵
Fast decisions	Fast decisions from our experts on requests to fund new cancer drugs or treatments, ensuring timely treatment	Timely treatment is key to optimising recovery, ensuring the least impact upon your business
Online cancer health hub*	Access to a wealth of online information to help cancer patients and their families understand cancer and the range of treatment options on offer	Feeling better informed and empowered about treatment options could reduce worry for patients and their families. This could positively affect a patient's recovery as well as potentially reducing stress for family members

¹Bupa Home Chemotherapy Costs Review 2010. ²Also available to Exclude Cancer and NHS Cancer Cover Plus patients receiving NHS treatment. ³NHS Cancer Cash Benefit only available if treatment would otherwise have been covered for privately as per benefits. ⁴All cancer treatment costs are paid in full when patients use a fee assured consultant and hospitals in their selected network. ⁵As long as there is sound clinical evidence to prove any benefit or medical efficacy, we will fund it. ⁶Many chemotherapy drugs can be delivered at home. Patients should discuss with their consultant whether their treatment can be delivered at home and ask for any help from our oncology support team and specialist cancer nurses. ⁷International Agency for Research on Cancer (IARC), a division of the World Health Organisation (WHO). ⁸Bazian report, OST feedback, BHH feedback. ⁹Kingsmore, D; Hole, D; Gillis, C Why does specialist treatment of breast cancer improve survival? The role of surgical management. British Journal of Cancer (2004) 90, 1920-25.

Call 0800 600 500
for information on all other
Bupa services.

Calls may be recorded and
may be monitored.

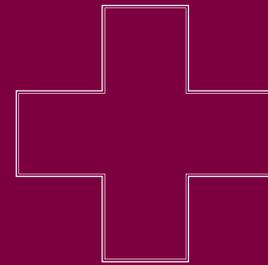
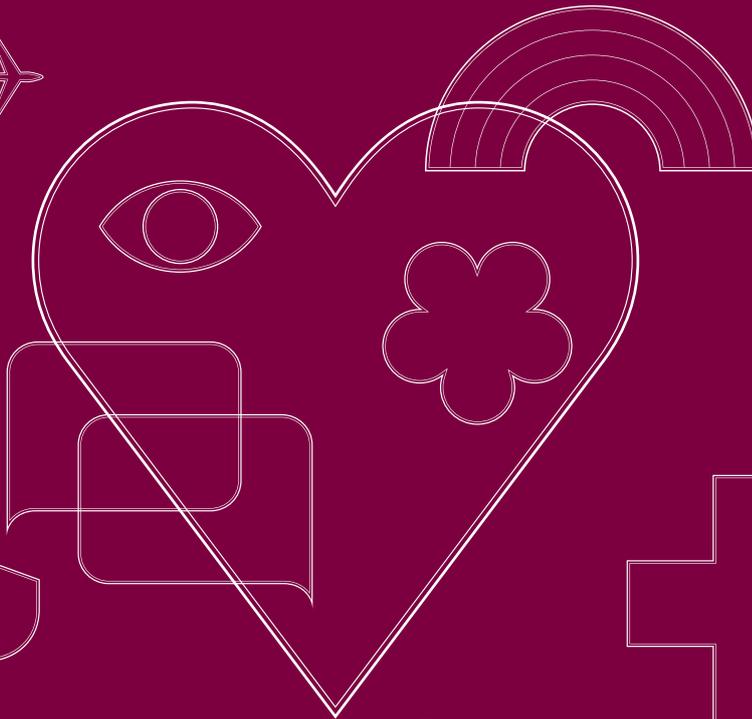
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