

PruHealth cancer cover.

It's no secret that the treatment of cancer cover is always a hot topic in the media. This is hardly surprising when you consider that cancer is the nation's number one health concern¹.

Source: ¹PruHealth Vitality Index – 2 – 2009

In the UK private cover for cancer may vary hugely depending on the health insurance provider and the policy. PruHealth understands that the sensitivity of this issue as well as the complexity and confusion around cancer cover can become a cause for concern for individuals and their families. That's why we offer a clear, simple and comprehensive approach to cancer cover.

To help you understand whether PruHealth's cover is right for you we've put together a list of commonly asked questions about our cancer cover.

Commonly asked questions

Questions	Answers
1. Are there any cancer treatments excluded from our cover?	PruHealth covers most cancer treatments. However if a treatment is not appropriate for the disease or if there is no evidence to support its safety and effectiveness, we may exclude it from our cover.
2. Are cancer treatments funded at all stages of the disease?	PruHealth takes a holistic approach to the treatment of cancer. We provide cover for all stages of the disease although exclusions may apply for any pre-existing condition, subject to underwriting when a member joins the scheme.
3. At what point would the cancer cover stop?	Unlike some other providers, we place no time limits on treatment and follow-up care for cancer, provided continuous cover is maintained. Exclusions that would normally apply for chronic conditions do not apply to cancer.
4. Does the policy exclude any specific treatments?	We specifically cover treatment intended for both cure and palliation whether this is in your own home or in a hospital from your chosen hospital list. Radiotherapy and chemotherapy are fully covered on all plans, subject to authorisation. Not only that, we place no financial limit on inpatient and outpatient cancer treatment on any of our plans. Plus, for policies where an annual outpatient benefit limit applies, consultations and diagnostic tests directly related to the cancer treatment will be fully funded.

Commonly asked questions – continued

Questions	Answers
5. How do you decide whether new treatments are to be covered?	<p>PruHealth follows all available NICE (National Institute for Health and Clinical Excellence) guidelines on safety and efficacy for the approval of oncology treatment plans. However, we will not automatically reject approval of treatment when no guidelines are available. For example, we may fund the use of a new anti-cancer drug, or a new use of an existing one, if it has a licensed indication and there is credible scientific evidence to support its use in the new situation.</p> <p>Treatment plans which fall outside of what is considered usual and customary practice will be reviewed on the merits of each case and based on the information supplied by the treating consultant. Experimental treatment may be covered, on a case by case basis, provided it is within the context of a properly controlled trial.</p>
6. If a member has a family history of cancer will they be covered by the policy?	<p>Yes they will still be covered as we do not take family history into account when underwriting.</p>
7. Where will I be treated?	<p>PruHealth members have access to one of the largest ranges of private hospitals in the UK and a choice of 4 hospital lists.</p> <p>If you need treatment which is not available in your chosen hospital list, you must contact us and we'll locate a facility and consultant to provide the required treatment. If you wish to avoid a co-payment this may involve you travelling to a different hospital within your nominated hospital list to receive treatment.</p> <p>If you choose to receive in-patient treatment or any MRI, CT or PET scan in a hospital outside your hospital list, a 40% co-payment will apply.</p>
8. Does the policy provide any additional benefits, such as counselling, anti-nausea and steroid medication, complementary therapies etc.	<p>PruHealth provides all of these additional benefits.</p>
9. What training or information is provided to PruHealth's customer service staff in communicating with employees who are diagnosed with cancer or undergoing treatment?	<p>At PruHealth, every member who has received authorisation for cancer treatment automatically has direct access to an experienced case manager, someone who can offer support and is able to discuss treatment with the member and answer any questions about their condition.</p>

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 Vitality programme.

Vitality is PruHealth's unique member reward programme that encourages you to be healthy and rewards you for making the effort. Everything you do to stay healthy with us could earn you Vitality points, which could lead to rewards after policy renewal. The more points you earn, the higher your Vitality status and the more cash back you could earn after renewal, subject to completion of your Health Review.

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
Education	<ul style="list-style-type: none"> Earn Vitality points for completing a Health Review 	The Health Review will enable you to find out what areas you need to focus on to improve your health.
Screening	<ul style="list-style-type: none"> Earn Vitality points for clinical measurements taken, and more if you are in the healthy 'green zone'. Enjoy 50% off the standard retail price with Nuffield Health, BMI Healthcare, The Diagnostic Clinic and roadtohealth 	<ul style="list-style-type: none"> Regular screens help detect cancer early and can improve survival rates.² <p>² Source: Cancer Research UK</p>
Exercise	<ul style="list-style-type: none"> 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 25% of the usual price for full individual monthly memberships at Nuffield Health, Fitness & Wellbeing, LA Fitness or Virgin Active gyms. A £25 activation fee applies. 	<ul style="list-style-type: none"> Keeping a healthy body weight is one of the best ways to help reduce your risk of cancer. <p>In the UK alone, 12,000 people every year could avoid getting cancer by maintaining a healthy body weight.³</p> <p>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.</p> <p>³ Source: Cancer Research UK</p>
Nutrition	<ul style="list-style-type: none"> Earn Vitality points for buying fresh fruit and vegetables at Sainsbury's 	<p>Although the links between health and diet are quite complex recent research⁴ presents a series of arguments which suggest that:</p> <ul style="list-style-type: none"> Diets rich in fibre and fish can reduce the risk of bowel cancer. High intakes of saturated fat could increase the risk of breast cancer. High levels of fruit & 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. <p>⁴ Source: Cancer Research UK: Diet & cancer – the EPIC study</p>
Not smoking	<ul style="list-style-type: none"> Save money with Allen Carr's Easyway to stop smoking Earn Vitality points by signing a non-smoker's declaration 	<p>In most people lung cancer is related to cigarette smoking⁵. 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>⁵ Source: Cancer Research 2007</p>



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2. Are cancer treatments funded at all stages of the disease?	PruHealth takes a holistic approach to the treatment of cancer. We provide cover for all stages of the disease although exclusions may apply for any pre-existing condition, subject to underwriting when a member joins the scheme.
3. At what point would the cancer cover stop?	Unlike some other providers, we place no time limits on treatment and follow-up care for cancer, provided continuous cover is maintained. Exclusions that would normally apply for chronic conditions do not apply to cancer.
4. Does the policy exclude any specific treatments?	We specifically cover treatment intended for both cure and palliation whether this is in your own home or in a hospital from your firm's chosen hospital list. Radiotherapy and chemotherapy are fully covered on all plans, subject to authorisation. Not only that, we place no financial limit on inpatient and outpatient cancer treatment on any of our plans. Plus, for policies where an annual outpatient benefit limit applies, consultations and diagnostic tests directly related to the cancer treatment will be fully funded.

Commonly asked questions – continued

Questions	Answers
5. How do you decide whether new treatments are to be covered?	<p>PruHealth follows all available NICE (National Institute for Health and Clinical Excellence) guidelines on safety and efficacy for the approval of oncology treatment plans. However, we will not automatically reject approval of treatment when no guidelines are available. For example, we may fund the use of a new anti-cancer drug, or a new use of an existing one, if it has a licensed indication and there is credible scientific evidence to support its use in the new situation.</p> <p>Treatment plans which fall outside of what is considered usual and customary practice will be reviewed on the merits of each case and based on the information supplied by the treating consultant. Experimental treatment may be covered, on a case by case basis, provided it is within the context of a properly controlled trial.</p>
6. If a member has a family history of cancer will they be covered by the policy?	<p>Yes they will still be covered as we do not take family history into account when underwriting.</p>
7. Where will my employees be treated?	<p>PruHealth members have access to one of the largest ranges of private hospitals in the UK and a choice of 4 hospital lists.</p> <p>If you need treatment which is not available in your chosen hospital list, you must contact us and we'll locate a facility and consultant to provide the required treatment. If you wish to avoid a co-payment this may involve you travelling to a different hospital within your nominated hospital list to receive treatment.</p> <p>If you choose to receive in-patient treatment or any MRI, CT or PET scan in a hospital outside your hospital list, a 40% co-payment will apply.</p>
8. Does the policy provide any additional benefits, such as counselling, anti-nausea and steroid medication, complementary therapies etc.	<p>PruHealth provides all of these additional benefits.</p>
9. What training or information is provided to PruHealth's customer service staff in communicating with employees who are diagnosed with cancer or undergoing treatment?	<p>At PruHealth, every member who has received authorisation for cancer treatment automatically has direct access to an experienced case manager, someone who can offer support and is able to discuss treatment with the member and answer any questions about their condition.</p>

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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
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Screening	<ul style="list-style-type: none"> ■ Earn Vitality points for full or basic health screens, clinical measurements taken, and more if you are in the healthy 'green zone'. ■ 50% off the standard retail price with Nuffield Health, BMI Healthcare, Boots, The Diagnostic Clinic and roadtohealth 	<p>Regular screens help detect cancer early and can improve survival rates.</p> <p>² Source: Cancer Research UK</p>
Exercise	<ul style="list-style-type: none"> ■ 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 ■ 25% of the usual price for full individual monthly memberships at Nuffield Health, Fitness & Wellbeing, LA Fitness or Virgin Active gyms. A £25 activation fee applies. 	<p>Keeping a healthy body weight is one of the best ways to help reduce the risk of cancer.</p> <p>In the UK alone, 12,000 people every year could avoid getting cancer by maintaining a healthy body weight.³</p> <p>There are lots of changes your employees can make to their lifestyle such as joining the gym or using a Fitbug.</p> <p>³ Source: Cancer Research UK</p>
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2. Are cancer treatments funded at all stages of the disease?	PruHealth takes a holistic approach to the treatment of cancer. We provide cover for all stages of the disease although exclusions may apply for any pre-existing condition, subject to underwriting when a member joins the scheme and the cover option you choose. Full details can be found in the corporate policy document.
3. At what point would the cancer cover stop?	Unlike some other providers, we place no time limits on treatment and follow-up care for cancer, provided continuous cover is maintained. Exclusions that would normally apply for chronic conditions do not apply to cancer.
4. Does the policy exclude any specific treatments?	We specifically cover treatment intended for both cure and palliation whether this is in your own home or in a hospital from your chosen hospital list. Radiotherapy and chemotherapy are fully covered on all plans, subject to authorisation. Not only that, we place no financial limit on inpatient and outpatient cancer treatment on any of our plans. Plus, for policies where an annual outpatient benefit limit applies, consultations and diagnostic tests directly related to the cancer treatment will be fully funded.

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