

Cancer treatment – what is covered?

Cancer as a condition does not fit easily into the acute and chronic definitions used to categorise other illnesses. We want you to have a clear understanding of what is covered (eligible treatment) and what is not covered (non-eligible treatment) for cancer treatment under your policy.

If treatment for cancer is ever necessary, then you will have the personal support of your own nurse adviser. We will authorise your claims, guide you through your treatment programme and explain what treatment is covered under your policy. Your nurse adviser will be there to support your care whether this is given privately or through the NHS. Remember, we are always here to help.

We will pay for:

- Surgery, chemotherapy, radiotherapy and support services that are administered to achieve cure or to reach remission. Treatment plans and surgery must be widely recognised as safe and effective treatments.
- Chemotherapy for drugs licensed by the European Medicines Agency (EMA). They must be used for the purpose for which they are currently licensed and widely available within the NHS. Combination drug therapies will only be considered if widely recognized for use within the NHS.
- Hormonal and biological therapies eg. monoclonal antibodies, such as Herceptin, if licensed with the EMA. They must be approved by the National Institute of Health and Clinical Excellence (NICE) and be used for the purpose for which they are currently licensed and widely available within the NHS. If used in combination with other drugs, hormonal and biological therapies will only be considered if these combinations are widely recognised for use within the NHS.
- Benefit for follow-up consultations and monitoring for a period of five years once treatment to achieve cure or to reach remission has ceased.
- Breast reconstruction and surgery to improve symmetry, following a mastectomy or lumpectomy. We will pay for such operations for a period of up to 18 months following initial surgery.
- A donation to a hospice to the value of the 'Hospice benefit' when a patient receives hospice care.
- NHS cash benefit for day-patient or in-patient cancer treatment received under the NHS.

We will not pay for:

- Drugs that are still under trial or trials of combination drug therapies.
- Surgical and non-surgical treatment of cancer that is not recognised for treating that particular type of cancer.
- Maintenance or long-term therapies where the condition is stable, remains in remission, or remission cannot be achieved. At this time your nurse adviser can help with the smooth transition of care into the NHS. We will continue to support you during this transition period.