

Cancer Treatment

Cancer as a condition does not fit easily into the acute and chronic definitions used to categorise other illnesses. So we believe it is important that you have a clear understanding of what is covered (eligible treatment) and what is not covered (non eligible treatment) for cancer treatment under your scheme.

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

We will pay for:

- Benefit 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 commonly available within the NHS. Combination drug therapies will only be considered if commonly recognised for use within the NHS.
- Hormonal and biological therapies e.g. monoclonal antibodies, such as Herceptin, if licensed by the European Medicines Agency (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 commonly available within the NHS. If used in combination with other drugs, hormonal and biological therapies will only be considered if they are commonly recognised for use within the NHS.
- Benefit for follow-up consultations and monitoring for a period of 5 years once active treatment has ceased.
- Breast reconstruction and surgery to improve breast 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 NHS Cash 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:

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