

Your cover for cancer treatment



The aim of this benefit table is to provide you with clarity of the treatment that is covered under your plan. It is possible that your specialist may recommend treatment or therapy not included in the benefit table below or for durations longer than allowed. In such circumstances we will discuss your clinical needs with your specialist to help facilitate the continuation of your treatment. This will normally be under the NHS.

Important: no benefit will be payable for any treatment or therapy that is not established medical practice in the UK for your condition or is experimental or unproven.

Cancer treatment		
What's covered	We will pay	We will not pay
<p>Specific treatment</p> <p>Reconstructive surgery</p> <p>Radiotherapy including internal and external radiotherapy</p> <p>Chemotherapy (the use of drugs to destroy cancer cells)</p> <ul style="list-style-type: none"> • cytotoxic drugs, antiemetics (anti-sickness drugs) and steroids as appropriate • hormone therapy or bisphosphonates therapy combined with chemotherapy • oral chemotherapy prescribed by an oncologist <p>Biological therapy (the use of substances that occur naturally in the body to destroy cancer cells or prevent them from developing or spreading), including</p> <ul style="list-style-type: none"> • monoclonal antibodies (MABs) • cancer growth blockers • anti angiogenics <p>Stem cell therapy</p> <p>Hormone therapy or bisphosphonates therapy (if prescribed on their own)</p> <p>*Important note:</p> <p>This means we will not pay for this type of treatment for more than the limit specified, whether treatment is received in consecutive months or spread out over a longer period. When the maximum limit has been reached, no further cover will be available for this type of treatment under this plan for the same or any related condition.</p>	<p>full cover</p> <p>full cover</p> <p>full cover</p> <p>full cover for a maximum of 12 months*</p> <p>full cover</p> <p>full cover for a maximum of three months*</p>	<ul style="list-style-type: none"> • for reconstructive surgery that takes place after three years have elapsed from the last date of any in-patient or day-patient treatment • for personal expenses • for any diagnostic tests or treatment not considered clinically appropriate within the UK

continued overleaf...

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Cancer treatment (continued)		
What's covered	We will pay	We will not pay
<p>Treatment at home</p> <p>Those treatments outlined under 'Specific treatment' that can be safely delivered in your home setting or another clinically appropriate setting that otherwise would require hospital admission as an in-patient or day-patient.</p> <p>Specialists' fees for supervising the treatment</p>	<p>full cover subject to the relevant limits shown under 'Specific treatment'</p> <p>full cover</p>	<ul style="list-style-type: none"> • for any drugs that would normally be prescribed by your GP • for personal expenses
<p>Out-patient treatment</p> <p>Treatment, including those outlined under 'Specific treatment', diagnostic tests and monitoring or follow-up consultations that are considered medically necessary.</p>	<p>full cover subject to the relevant limits shown under 'Specific treatment'</p>	