

Guide Endorsement

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# Cancer Care Explained

January 2019



## Introduction

This Guide Endorsement is intended for Scheme Members with an existing authorised claim for diagnosed cancer as at 1 January 2019.

This document provides a summary of your benefits for Cancer Care and should be read in conjunction with "A Guide to your Healthcare Scheme" (your Guide) and your Benefit Schedule. The most up-to-date version of your Guide is available on your intranet or on the Co-op pages at [wpa.org.uk](http://wpa.org.uk).

## Cancer Care

This Cancer Care Section sets out what you need to do in the unfortunate event that cancer has been diagnosed and details what benefits are available. Our Oncology Team within our Centre of Clinical Excellence will work with your Oncologist to assist with the claims process.

Please visit [wpa.org.uk/cancer](http://wpa.org.uk/cancer) for case studies which demonstrate how the Cancer Care benefit works in practice.

- ⚠ Please refer to your Benefit Schedule for applicable limits. All claims and treatment must be pre-authorised. We will only pay for established treatment within customary and reasonable cost levels.

## Cancer Terminology

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When we refer to cancer, we use distinct terminology. Listed below are commonly used terms and their meanings.

### Histologically/Genetically Distinct

Every cancer has a unique "footprint" that can be identified by examining tumour cells in the laboratory. One method is histology which is the microscopic study of tissues and cells.

### Oncologist

Oncology is the Specialist treatment of cancer, which includes radiotherapy and chemotherapy. The Scheme provides benefit for Consultant Oncologists. Best Clinical Practice requires that your Consultant Oncologist will form part of a Multi-Disciplinary Team overseeing your cancer treatment.

### Remission of Cancer

A clinical state in which there is no objective evidence of disease and the patient is symptom free with no further signs and symptoms of cancer. Remission can be temporary or permanent.

### Session













A maximum of one per day in a series of short daily treatments (for example therapy, radiotherapy or chemotherapy).

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## Cancer Care Benefit

Diagnosis	✓	Consultations with your Specialist including second opinions, diagnostic tests, scans and biopsies.
	✗	Any tests or treatment or screening to determine your risk of developing cancer in the future.
Treatment	✓	We will pay for surgery, radiotherapy, chemotherapy and targeted/biological therapies which are intended to remove or kill cancerous cells, for primary and secondary cancers, whether a new cancer or a recurrence.
	!	<b>Reconstructive surgery</b> Reconstructive surgery is provided as a benefit - it must take place within 5 years of your primary surgery and your Scheme membership must remain in force.
	✓	One procedure for breast reconstruction following removal of one or both breast(s) as part of the treatment for cancer of the breast. This might be either immediate or delayed and carried out in up to 3 stages and may be applicable to one or both sides of the body.
	✓	One procedure to restore symmetry following cancer surgery in the opposite breast.
	✓	<b>Non-surgical implants</b> As an alternative to reconstructive surgery, following removal of one or both breast(s) we will cover one (or two if both breasts have been removed) prosthetic breast implant(s) once per person per lifetime.
	✗	After reconstruction has been completed we will not pay for the cost of treatment of any complications (whatever the cause) arising from or related to the treatment and/or insertion of a prosthesis.
NHS Treatment – cancer cash benefit	✓	This is available if you have this Cancer Care benefit included on your Scheme and you receive NHS treatment for cancer which would be eligible treatment under the terms and conditions of your Scheme. This benefit is also available if you receive the following as an NHS patient: <ul style="list-style-type: none"> <li>• Targeted/biological therapies;</li> <li>• Bone marrow/stem cell transplant (payable for one complete procedure per person per lifetime).</li> </ul>
	!	Please see Section 4.5 of your Guide (NHS Hospital Cash Benefit) which provides you with full information on eligibility.
Radiotherapy	✓	We will pay for all established types of radiotherapy for your particular type of cancer including radiotherapy for pain relief.
	!	Proton Beam Therapy is only available from a provider we recognise for indications limited to paediatric cancers and ocular, skull and spinal tumours in adults. A fully detailed treatment plan and pre-authorisation request from your normal Oncologist will be required in order to consider funding.

## Cancer Care Benefit continued

Genetic Tests		We will pay for genetic tests where done in the UK to identify the most appropriate cancer drug treatment of targeted/biological therapies approved by the EMA for your particular cancer.
		We will not pay for a referral to a Genetic Counsellor or Genetic Counselling.
Drug Therapy		We will pay for active treatment given with curative intent to relieve symptoms or suppress disease progression when that treatment is designed to remove or destroy cancerous cells.
		<b>Chemotherapy</b> We will pay for all established types of standard chemotherapy prescribed by your Specialist for your particular type of cancer.
		<b>Targeted/Biological Therapies</b> These substances are used in the treatment of cancer and some long term conditions. We consider these as separate from standard chemotherapy drugs.
		Targeted/biological therapies that have been granted an EMA product license for either single or stipulated combination use for the stage of the condition being treated in the particular clinical condition.
		For blood borne cancers it can be difficult to find objective evidence of active cancer for these conditions. We will therefore pay for up to 12 consecutive months of treatment with targeted/biological therapies and this treatment may be extended if your Oncologist confirms that there is evidence of continuing disease.
		We will not pay for targeted/biological therapies to maintain remission.
		<b>Adjuvant Therapy</b> Adjuvant Therapy is sometimes given in order to clear any cancer cells not removed by the initial surgery or radiotherapy. We will pay for treatment for targeted/biological therapies when given as Adjuvant Therapy in line with currently acceptable international guidelines - typically up to 12 months.
		<b>Bone strengthening drugs</b> We will pay for treatment with these drugs if your Oncologist confirms you have bone metastases, or in early stages of breast cancer for post-menopausal women.
Bone Marrow/ Stem Cell Transplants		We must agree to provide benefit before your treatment starts.
		We reserve the right to ask for a second clinical opinion as to the evidence for efficacy of the proposed treatment for each particular case.

## Cancer Care Benefit continued

	✓	We will pay for one complete procedure per person per lifetime if your Specialist confirms it is not readily available to you on the NHS.
Bone Marrow/ Stem Cell Transplants (continued)	✓	We will pay for Biological Therapy e.g. hormone tablets only when prescribed by your Oncologist, not your GP.
	✗	We will not pay for costs relating to the donor e.g. harvesting of bone marrow/stem cells.
	✗	We will not pay for drugs that can be prescribed by your GP.
Wigs	✓	We will pay for up to £250 per person per lifetime towards the cost of a wig when hair loss has occurred due to treatment for cancer. You will need to provide a receipted invoice and proof of payment.
Maintenance and Palliative Treatment	✓	When used to relieve cancer symptoms and for treatment of active cancer.
	✗	We will not pay for targeted/biological therapies to maintain remission.
Follow-up after Active Treatment	✓	Consultations, blood tests and scans for up to 5 years to check that your cancer has not returned.
End of Life Care	✗	We will not pay for treatment or care for cancer which is described by your Oncologist as end of life care, whether carried out in a hospital, at home or in a hospice.
	✓	<b>End of Life Hospice Donation</b> If you are admitted to a hospice or if you choose to have end of life care at home provided by a registered charity, we will make a contribution to the hospice or the charity if you ask us to do so.

**The Co-op Healthcare Scheme is administered by WPA Protocol Plc**

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