



# alchemy

...private medical insurance plan  
**your pmi cover for chronic conditions  
and cancer explained**

**This leaflet explains the benefits and limitations of the APRIL UK policies on chronic conditions and cancer.**

When reading this leaflet, we would ask you to understand that it has been produced to help you understand how APRIL UK may handle claims involving a chronic condition or cancer. The examples given are for illustration purposes only. You should always refer to the terms and conditions contained in your Policy Document and contact us before incurring costs. This will enable us to explain how we can help in your particular circumstances.



## Alchemy private medical insurance plan chronic conditions explained

If you are thinking about buying a private medical insurance policy, or have already bought one, you may have heard the term 'chronic condition'.

Private Medical Insurance is designed to provide benefit towards the cost of short-term treatment of an acute condition, which starts after you have taken out your policy. It does not provide benefit for the treatment of long-term or chronic conditions.

This section explains how APRIL UK manages Alchemy policyholders whose medical condition becomes a 'chronic condition'. There are benefit limits and exclusions on all policies and you should check your policy document and contact us before incurring any costs.

### WHAT IS A CHRONIC CONDITION

**A chronic condition is defined as:**

"A disease illness or injury that has one or more of the following characteristics:

- it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests
- it needs ongoing or long-term control or relief of symptoms
- it requires your rehabilitation or for you to be specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back"

Your Alchemy policy provides benefit towards the cost of treatment of acute conditions, subject to the terms and conditions contained in your policy document and any exclusions stated on your certificate of registration.

**An acute condition is defined as:**

"A disease, illness or injury that is likely to respond quickly to treatment which aims to return you to the state of health you were in immediately before suffering the disease, illness or injury, or which leads to your full recovery"

If you are suffering from symptoms for which diagnostic tests are required, we would generally pay for such investigations. Depending on the policy chosen, this may mean that you do not have benefit available for outpatient consultations or diagnostic tests.

If as a result of these diagnostic tests, you are diagnosed with a chronic condition, once the condition is stabilised, no further benefit would be payable for any further consultations or treatment.

## What does this mean in practice?

If we think that your condition may become chronic, we will carefully consider the information available, including any information provided by your GP, therapist or specialist. We will always consider your individual situation, based on your particular circumstances, and we may consult our medical advisers for assistance as appropriate.

Where we feel your condition has become a chronic condition, we will write to you and explain why. We will also give you time to make arrangements to continue your care under the NHS. Generally, we will try and provide you with four weeks notice if we intend to withdraw benefit, although in some instances, benefit may run out before this if you have any specific limits on your policy.

If we establish that your condition is not currently a chronic condition, we may need to review it again in the future. If this happens, we will advise you and indicate when we will need an update on your medical condition.

### What if my condition gets worse?

Although we may withdraw cover because your condition has become a chronic condition, it does not necessarily mean that cover is permanently withdrawn.

Some chronic conditions are likely to have acute flare-ups or worsen substantially for a short period of time. Treatment for such episodes will generally be covered if they are likely to respond quickly to treatment which aims to return you to your previous state of health. Once your condition is stabilised, we would follow the same procedure as set out above.

### Examples of chronic conditions

The following examples are intended to illustrate the cover you might expect from your Alchemy policy if you develop a medical condition that may become a chronic condition. These examples are based on a policy which includes full cover for outpatient treatment. If you have selected another policy which has limited or no outpatient cover, you will not be covered for the outpatient costs of the examples provided. You should always contact us prior to receiving any treatment to ensure that you do not incur costs which you cannot recover.

#### **Example 1 – Angina and Heart Disease**

Alan has been with APRIL UK for many years. He develops chest pain and is referred by his GP to a specialist. He has a number of investigations and diagnosed as suffering from angina. Alan is placed on medication to control his symptoms.

*APRIL UK covers the investigations and specialist consultations required to diagnose Alan's chest pain. We would not cover the cost of the outpatient medication. Once the condition is diagnosed, we advise Alan that we are unable to provide further cover to monitor his condition.*

Two years later, Alan's chest pain recurs more severely and his specialist recommends that he have a heart by-pass operation.

*APRIL UK would cover the cost of the surgery and eligible treatment afterwards because its aim is to return Alan to his state of health immediately before suffering from angina. We will also cover the cost of a specialist post-operative check-up to ensure that his surgery has been successful.*

### **Example 2 – Asthma**

Eve has been with APRIL UK for five years when she develops breathing difficulties. Her GP refers her to a specialist who arranges for a number of tests. These reveal that Eve has asthma. Her specialist puts her on medication and recommends a follow-up consultation in three months, to see if her condition has improved. At that consultation Eve states that her breathing has been much better, so the specialist suggests she have check-ups every four months.

*APRIL UK covers Eve's consultations and tests until the diagnosis is made. We also agree, on this occasion, to pay for her first routine check-up. However, we advise her that we will not be able to cover the regular check-ups after this, because the condition is well controlled, and has become a chronic condition.*

Eighteen months later, Eve has a bad asthma attack.

*As this is an acute flare-up which is likely to respond quickly to treatment aiming to restore Eve to her previous state of health, we agree to cover the cost of the hospital treatment to stabilise her condition. We also agree to cover the cost of one follow-up to ensure that Eve's symptoms are controlled.*

### **Example 3 – Diabetes**

Deidre has been with APRIL UK for two years when she develops symptoms that indicate she may have diabetes. Her GP refers her to an endocrinology specialist who organises a series of investigations to confirm the diagnosis, and she then starts on oral medication to control her diabetes. After several months of regular consultations and some adjustments made to her medication regime, the specialist confirms the condition is now well controlled and explains he would like to see her every four months to review the condition.

*APRIL UK covers Deirdre's consultations and tests until the diagnosis is made. We also agree, on this occasion, to pay for her first routine check-up. However, we advise her that we will not be able to cover the regular check-ups after this, because the condition is well controlled, and has become a chronic condition.*

One year later, Deirdre's diabetes becomes unstable and her GP arranges for her to go into hospital for treatment.

*As this is an acute flare-up which is likely to respond quickly to treatment aiming to restore Deirdre to her previous state of health, we agree to cover the cost of the hospital treatment to stabilise her condition. We also agree to cover the cost of one follow-up to ensure that Deirdre's symptoms are controlled.*

### **Example 4 – Hip Pain**

Bob has been with APRIL UK for three years when he develops hip pain. His GP refers him to an osteopath who treats him every other day for two weeks and then recommends that he return once a month for additional treatment to prevent a recurrence of his original symptoms.

*APRIL UK explain that although benefit is available for the initial two week treatment, subject to Bob having selected Complementary medicine benefit, the monthly visits are not covered under Bob's policy. If his condition should worsen to the stage where he requires a hip replacement, this would be covered if his GP referred him to a specialist. APRIL UK agree to pay for the first monthly visit to the osteopath to allow Bob to make alternative arrangements for his treatment.*

## Alchemy private medical insurance plan summary of cancer benefit

This section explains how we manage Alchemy policyholders or their dependants who have cancer. It should be read in conjunction with the policy document, certificate of registration, hospital directory and any other documentation issued to you.

The Alchemy policy will cover you for investigation and treatment of cancer within the benefit limits of your policy. This includes new cancers as well as a recurrence of a previous cancer (where it is not excluded under a pre-existing exclusion).

Summary of Cover	Foundation Cover	Foundation & Limited Outpatient Cover	Foundation & Full Outpatient Cover
Outpatient consultations prior to diagnosis	✗	✓	✓ Full Cover
Outpatient diagnostic tests e.g. radiology, pathology, MRI/CT/PET, physiotherapy		£500 for all outpatient costs per policy year	Physiotherapy is limited to £500 per policy year
Day patient or inpatient diagnostic surgical procedures	✓	✓	✓
Surgical procedures	✓	✓	✓
Ongoing Consultations and associated diagnostic tests	✓	✓	✓
Scans – MRI/CT/PET	1 year of outpatient cover from diagnosis. See details on page 5.	1 year of outpatient cover from diagnosis. See details on page 6.	5 years of outpatient cover from diagnosis. See details on page 6.
Chemotherapy	✓	✓	✓
Radiotherapy	✓	✓	✓
Reconstructive surgery	✓ Ongoing surgical treatment covered for 12 months from initial reconstructive surgery.		

### Outpatient benefit under Foundation Cover

Foundation cover does not provide any outpatient benefit, however if you are diagnosed with cancer, you will be covered for 1 year of cancer related outpatient treatment from the date of the cancer being diagnosed.

**We define cancer in accordance with the Association of British Insurers common definition of cancer:**

‘A malignant tumour, tissue or cells, characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue’.

We verify the date of diagnosis by requesting a copy of the histopathology report confirming cancer from your consultant. If your condition is pre-cancerous or pre-malignant, this outpatient cover would not apply.

- The 1 year of cancer related outpatient benefit would be limited to:
  - ◆ Consultations with a specialist.
  - ◆ Diagnostic tests, e.g. pathology, scans etc used to track the remission/spread of cancer.
  - ◆ MRI/CT/PET scans.
- Benefit is not available for outpatient costs which are unrelated to the cancer treatment or linked to another claim which is not cancer related.

## Outpatient benefit under Limited Outpatient Cover

If you are diagnosed with cancer, you will be covered for 1 year of cancer related outpatient treatment from the date of cancer being diagnosed. We verify the date of diagnosis by requesting a copy of the histopathology report confirming cancer from your consultant. If your condition is pre-cancerous or pre-malignant, normal outpatient benefit and rules of the Alchemy Policy with Limited Outpatient Cover will apply.

- The 1 year of cancer related outpatient benefit would be limited to:
  - ◆ Consultations with a specialist.
  - ◆ Diagnostic tests, e.g. pathology, scans etc used to track the remission/spread of cancer.
  - ◆ MRI/CT/PET scans.

## Outpatient benefit under Full Outpatient Cover

If you are diagnosed with cancer, you will be covered for 5 years of cancer related outpatient treatment from the date of cancer being diagnosed. We verify the date of diagnosis by requesting a copy of the histopathology report confirming cancer from your consultant. If your condition is pre-cancerous or pre-malignant, normal outpatient benefit and rules of the Alchemy Policy with Full Outpatient Cover will apply.

## Benefit for cancer

Alchemy provides benefit for treatment of cancer where the intent is to affect the growth of the cancer by shrinking a tumour or halting its growth.

Alchemy does not provide benefit for treatment of cancer where the intent is to provide relief of symptoms.

To assess whether your medical condition and treatment are eligible under Alchemy, we will ask your specialist for some medical information, including what treatment you will be having, the intent of your treatment and the medical evidence to support the effectiveness of your treatment. One of the factors we will take into account when reviewing the intent and effectiveness of your proposed treatment is the statistics on the chances of disease free survival after a 5 year period.

Treatment with drugs such as chemotherapy will be covered where they are used within the terms of the marketing authorisation (otherwise known as its license) as issued by the European Medicines Agency (EMA) or the Medicines and Healthcare products Regulatory Agency (MHRA). For combinations of drugs, the drugs used must have obtained the appropriate marketing authorisation and must have been shown to be effective in treating the cancer you have. In circumstances where treatment is planned to be given for years, for example some hormone treatments, benefit will be provided for a limited period of 3 months to allow for the treatment to be established and you to make arrangements to receive the treatment under the NHS. Where hormone treatments are given in the form of tablets, there would be no cover for these as outpatient medication is excluded from the Alchemy policies.

Some treatments are given for prolonged periods of time, such as monoclonal antibodies (e.g. Avastin or Herceptin). Where this is the case, benefit for the drug will be funded for the period dictated by its marketing authorisation, but up to a maximum of one year (whichever is the shorter period) from the date the drug is first given, either as an NHS or private patient.

If the intent of treatment is to provide relief of symptoms, rather than attempting to affect the growth of cancer, benefit will stop. We will always talk to you and your specialist if this situation arises to ensure the transition from private to NHS healthcare is handled as smoothly as possible.

## Recurrence of cancer

If your cancer comes back, we will assess your medical condition and proposed treatment as a new episode of treatment and will follow the same process in assessing the eligibility of your claim. Where you have a recurrence of cancer we will need to consider how this recurrence has affected the prognosis of your medical condition and chances of disease free survival after a 5 year period. As a result, we may have to request specific information from your specialist to determine whether your claim remains eligible for benefit. Where the intent of treatment is to provide relief of symptoms, rather than affecting the growth of cancer over this 5 year period, benefit will stop. We will always talk to you and your specialist if this situation arises to ensure the transition from private to NHS healthcare is handled as smoothly as possible.

## Examples of cancer cover

The following examples are intended to illustrate the cover you might expect from the Alchemy policy if you develop cancer. You should always contact us before receiving any treatment to ensure that you do not incur costs which you cannot recover.

### Example 1

Beverley has been with APRIL UK for five years when she is diagnosed with breast cancer. Following discussion with her specialist, she decides to have her breast removed followed by breast reconstruction. Her specialist also recommends a course of radiotherapy and chemotherapy. In addition she is to have hormone therapy tablets for several years. Will her insurance cover this treatment plan and are there any limits to the cover?

*APRIL UK would cover the cost of the mastectomy and breast reconstruction operations. If Beverley required further reconstructive operations, these would be covered providing these are carried out within a year of the original reconstructive surgery.*

*Beverley would then be covered for her course of radiotherapy and chemotherapy provided that these are within normal clinical practice and the chemotherapy drugs are used within the terms of the marketing authorisation as issued by the European Medicines Agency (EMA) or the Medicines and Healthcare products Regulatory Agency (MHRA).*

*Beverley's hormone therapy tablets would not be covered as these are outpatient drugs and Beverley would need to obtain these from her GP.*

### Example 2

Cara has previously had breast cancer which was treated by lumpectomy, radiotherapy and chemotherapy under her existing policy. She now has a recurrence in her other breast and has decided to have a mastectomy, radiotherapy and chemotherapy. Will her insurance cover this and are there any limits to cover?

*Cara would be covered for her mastectomy, radiotherapy and chemotherapy. Cover for chemotherapy and radiotherapy would be provided as long as these are within normal clinical practice and the chemotherapy drugs are used within the terms of the marketing authorisation as issued by the European Medicines Agency (EMA) or the Medicines and Healthcare products Regulatory Agency (MHRA).*

### Example 3

Monica, who was previously treated for breast cancer under her existing policy, has a recurrence which has unfortunately spread to other parts of the body. Her specialist has recommended the following treatment plan:

- A course of six cycles of chemotherapy aimed at destroying cancer cells to be given over the next six months.
- Monthly infusions of a drug to help protect the bones against pain and fracture. This infusion is to be given for as long as it is working (hopefully years).

Will her insurance cover this treatment plan and are there any limits on the cover?

*Monica will be covered for the six cycles of chemotherapy provided that these are within normal clinical practice and the chemotherapy drugs are used within the terms of the marketing authorisation as issued by the European Medicines Agency (EMA) or the Medicines and Healthcare products Regulatory Agency (MHRA).*

*As the monthly infusion to help protect bones against pains and fractures are planned to be continued for years, these fall outside of cover. However, APRIL UK will cover the first three infusions to help Monica arrange for treatments to be continued on the NHS.*

### Example 4

Sharon would like to be admitted to a hospice for care aimed solely at relieving symptoms. Will her insurance cover this and are there any limits to the cover?

*As the admission to the hospice is aimed at relieving Sharon's symptoms and not at curing her condition, there will be no cover for her admission to the hospice.*

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