

Heart & Cancer option – schedule of benefits (D4)

HEART BENEFIT	COVER	NOTES
In-patient, day-patient and out-patient treatment		
Surgical admission: for Heart (cardiac) surgery including implanted prosthesis, including valves and related hospital charges	Covered*	<p>This covers both open & closed surgical procedures.</p> <p>Covered for accommodation, theatre costs and all related investigations and medical costs like physiotherapy and dietician.</p> <p>All Surgeon and Anaesthetist fees will be paid according to the rates of the CS Healthcare Fee Schedule. Please refer to the medical fees section of our website www.cshealthcare.co.uk or call our Claims Helpline on 020 8410 0440 for full details.</p>
Non-surgical admission: Heart (cardiac) medical care including related hospital charges	Covered*	<p>Covered for accommodation, theatre and all related investigations & medical cost and Consultant fees.</p> <p>Where a stay is either for a day-patient or overnight patient is required for either diagnostic reasons or to treat and stabilise an acute condition by medical and by non-surgical means.</p>
Nursing at home or convalescence benefit or Home help	Up to 14 days each admission	Immediately following surgery or a non-surgical admission on discharge from hospital under the specific direction of a Consultant/Specialist, either as an NHS or private patient.
Heart (cardiac) necessary aftercare; including diagnostics, specialist scans & investigations, physiotherapy/rehabilitation and supportive care including care of a registered Dietician within 1 year from the date of admission for each acute condition treated	Covered*	<p>Following a privately funded hospital admission pre-, authorised by CS Healthcare, you are also covered for consultations & investigations including; CT, MRI, PET, DAT, MIBG, Myelogram, Thallium and Perfusion/ Ventilation scans.</p> <p>Covered for procedures such as angiograms, transoesophageal echocardiograms, electrophysiological studies, cardioversion and pacemaker insertion and checks.</p> <p>If a new and separate heart condition requires admission as described above and this occurs during an already pre-authorised 12 month follow-up period, the period of necessary aftercare will be extended from the date of the new admission date accordingly.</p>
CANCER BENEFIT	COVER	NOTES
In-patient, day-patient and out-patient treatment		
Cancer related surgery, including implanted prosthesis, endoscopies and hospital charges	Covered*	<p>Covered for accommodation, theatre costs and all related investigations and medical costs including physiotherapy and dietician.</p> <p>Surgeon and Anaesthetist fees will be paid according to the rates of the CS Healthcare Fee Schedule. Please refer to the medical fees section of our website www.cshealthcare.co.uk or call our Claims Helpline on 020 8410 0440 for full details.</p>

CANCER BENEFIT	COVER	NOTES
Cancer treatment and medical admissions; including radiotherapy and chemotherapy, and related treatments such as monoclonal antibodies and hormone therapies	Covered*	<p>Covered for accommodation, theatre and Consultant/Specialist fees.</p> <p>Covered where a stay as either a day-patient or overnight patient is required for either diagnostic reasons or to treat and stabilise an acute condition by medical and by non-surgical means.</p> <p>Covered where chemotherapy, and other drugs therapies are given at home.</p> <p>Covered for Radiotherapy including brachytherapy & implants and chemotherapy other drug therapies for the treatment of cancers (malignant) disease including brain tumours.</p> <p>The care of secondary (metastatic spread) and supportive care (palliative care) including bone strengthening drugs, anti tumour growth treatments and hormone therapies.</p>
Necessary aftercare per Cancer condition, including consultations, diagnostics, specialists scans and investigations and physiotherapy for 5 years following the initial diagnosis	Covered*	<p>Covered for consultations and related investigations including cover for CT, MRI, PET, DAT, MIBG, Myelogram, Thallium and Perfusion/Ventilation scans.</p> <p>If secondary disease occurs outside the 5 year monitoring period a maximum of 3 consultations will be covered following completion of radiotherapy and chemotherapy.</p>
Counselling Dietician Complementary Therapies	Covered*	Covered for counselling, dietary advice and complementary therapy under direction of your Consultant/Specialist or treating hospital.
Nursing at home or convalescence benefit	Up to 14 days each admission	Immediately following surgery or a non-surgical admission on discharge from hospital under the specific direction of a Consultant/Specialist, either as an NHS or private patient.
Additional benefits		
NHS cash allowance	£150 each day/night after admission to a UK NHS acute general hospital	Up to 28 days per person per policy year for eligible claims under this option.
Additional features		
Your Care Package	Covered*	Available to those undergoing NHS care in lieu of private treatment - a tailor made care package aimed at giving additional support while having cancer or heart treatment. Or requesting consideration for cancer drugs to supplement NHS care.

CANCER BENEFIT	COVER	NOTES
Hospice care donation	Up to £400 per person per policy year	On referral from your Consultant/Specialist or medical practitioner we will pay a donation to the Hospice that you are placed with.
Out of band hospital benefit	Covered*	When using a hospital not included in our Directory of Hospitals or included in your level of cover, we will pay a sum equivalent to that for a hospital on the list.

***Please note: by 'Covered' we mean that all cost must be necessary and reasonably incurred and benefit will be paid in accordance with the customary fees and charges for treatment received.**

IMPORTANT NOTES:

1. You are not covered for emergency admissions that require life saving treatment, including immediate life saving surgery or critical care. Urgent admissions where a patient is admitted to a general ward may be covered provided you no longer require critical care or special monitoring of vital signs.

2. For full details of what we **will not pay**; please refer to 'General Policy Exclusions' and 'Specific Treatment Exclusions and Advice' sections in this Policy Document.

However it is important to note that where some out-patient prescription drugs like hormone therapies are freely available on NHS prescription **we do not cover** these routinely- please refer to Specific Treatment Exclusion 'SB' in this Policy Document.

3. You will be covered for heart and cancer treatment, following a confirmed diagnosis of one of these conditions. When considering 'Heart & Cancer' cover please refer to Specific Treatment 'S1' in this Policy Document for details as to what is covered within Unlicensed / Experimental treatment.

4. By confirmed diagnosis we mean: that you have had symptoms investigated and as a result it has been confirmed that you have a heart (cardiac) or cancer (oncology) condition. Some elements of your diagnostics may have been covered by Essential or the Expert Diagnostics option (if chosen) otherwise the diagnostic care will have been either funded by yourself or as an NHS patient.

5. By heart we mean: any illness, disease or congenital defect of the heart, including the myocardium (heart muscle), pericardium and the endocardium, heart valves, conducting system, blood vessels and great blood vessels including the aorta, pulmonary artery and veins, and the vena cava. For example:

- Coronary Artery Disease } Angina, Myocardial Infarction (heart attack)
- Ischaemic Heart Disease }
- Major Vessel Disease – Aortic conditions affecting your veins or arteries (with the exception of varicose veins, vascular surgery for limbs and lymphatic system, these are covered under Essential)
- Valve Disease requiring replacement – of the Aortic, Bicuspid, Tricuspid (mitral), Pulmonary valves
- Aortic Aneurysm
- Conduction/Rhythm Disorders - like Atrial Fibrillation, Syncope, Bradycardia
- Cardiac Failure
- Cardiomyopathy
- Peri-Carditis/Endocarditis

6. By cancer we mean: any type of brain tumour and neoplastic disease. For example

- Breast Cancer
- Colon Cancer
- Oral Cancers
- Skin Cancers – Basal Cell Carcinoma – Malignant Melanoma
- Prostate Cancers
- Lymphomas - Hodgkin's and Non-Hodgkin's Lymphomas
- Blood Cancers Myeloma and Leukaemia
- Bone Cancers

7. NHS cash allowance is payable for admissions into care in an acute general hospital for treatment of acute conditions, only where no transfer or admission from or to private care takes place for the same or related medical or surgical episode and any related complications; this excludes transfers into rehabilitation facilities, long-stay or psychiatric hospitals.