

Heart & Cancer option – schedule of benefits

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 and closed surgical procedures.</p> <p>Covered for accommodation, theatre costs and all related investigations and medical costs like physiotherapy and dietician.</p> <p>All surgeons and Anaesthetist fees will be paid in full according to the rates of the CS Healthcare Fee Schedule. Please refer to the medical fees section of our website www.cshealthcare.co.uk</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 and 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-authorized 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-authorized 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		
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 in full according to the rates of the CS Healthcare Fee Schedule. Please refer to the medical fees section of our website www.cshealthcare.co.uk.</p>
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 and 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 (limited to a 12 month period from the start date of this treatment).</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>

CANCER BENEFIT	COVER	NOTES
In-patient, day-patient and out-patient treatment		
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 a Consultant/Specialist, either as an NHS or private patient.
Additional benefits		
NHS Cash Benefit	£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		
Care Co-ordination Programme	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.
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 costs must be necessary and reasonably incurred and benefit be paid within the customary fees and charges for treatment received.		