



CIGNA HEALTH FLEX CANCER CARE

The right care at every stage

The prevalence of cancer has huge implications for UK employers, with small businesses being most likely to feel the strain. A cancer diagnosis presents particular challenges in terms of absence and people management.

CIGNA HEALTH FLEX CANCER CARE OPTIONS

Cigna Health Flex Levels 1 and 2 allow employers to provide cover up to the point of diagnosis and if treatment is needed this will be delivered in the National Health Service (NHS). Cigna Health Flex Level 3, allows employers to take a holistic approach to cancer and support employees at every stage of the journey.

CANCER RISK AWARENESS AND EARLY DETECTION

It's important to provide support for employees who are concerned about their health and may also want to get checked for early signs and symptoms of cancer. Health Flex prioritises early detection - all three plan levels include a range of well-being services including cancer checks. Detecting signs and symptoms early means employees can get treatment earlier which improves the chance of a better clinical outcome.

Learn more at:

www.cigna.co.uk/wellbeingchoices

We also include a NHS cancer screen benefit on all three plan levels. This helps encourage employees to attend a bowel, breast or cervical screen when invited to do so.

FAST ACCESS TO DIAGNOSIS

For those with signs or symptoms of cancer, waiting for a diagnosis can be a long and anxious process. Health Flex encourages fast access to diagnostics – all three plan levels allow employees to access local cancer specialists quickly.

EMPLOYEES



The earlier the cancer diagnosis, the better the treatment outcome in terms of cure and survival rates.



It can also mean less invasive treatment is required.

EMPLOYERS



The earlier the cancer diagnosis, the greater the chance of the employee remaining in the workplace.



It can also reduce the risk of a long period of absence.

BREAST CANCER SELF-REFERRAL OPTION

Our OneStop breast cancer diagnostic service is provided through our preferred provider BreastHealth UK, part of Check4Cancer. If an employee has any concerns about a change in the breast, they simply call Cigna to discuss their symptoms. Where appropriate they will receive a OneStop diagnostic appointment, typically within 5 working days. In line with best practice we offer a triple assessment in this appointment which saves time and has a diagnostic accuracy of 99.6%¹. Those with an all clear result will be told before leaving the clinic while those waiting for the results of a biopsy will be updated within a week.



SKIN CANCER SELF-REFERRAL OPTION

Our skin cancer diagnostics service is provided through our preferred provider SkinHealth UK, part of Check4Cancer. If an employee has any concerns about a change to their skin or moles, they can call Cigna and where appropriate receive a dermatology nurse examination within 5 working days. Where further investigation is required, an appointment will be arranged within 10 working days, with the results available typically within a further 5 working days.

PROSTATE CANCER REFERRAL OPTION

Our prostate cancer diagnostics service is provided through our preferred provider ProstateHealth UK, part of Check4Cancer. Employees aged 40+ who have an elevated PSA (prostate specific antigen) blood test result can call Cigna to access a consultant urologist for multiparametric mpMRI diagnostics. This helps determine if they might need a prostate biopsy and to target the biopsy to the exact location. There is strong clinical evidence that this will reduce the number of unnecessary biopsies. Typically employees are seen within 5 working days. Those with an elevated PSA but normal mpMRI scan may go on to have a follow up programme of further tests.

**Self-referral is an option for those aged 18 and over.
Those aged under 18 need to visit their GP for a referral.**

CANCER CARE

With Health Flex Level 3, we offer a comprehensive level of cancer cover with a balanced programme of support and clinical expertise provided to those diagnosed with cancer. We'll pay costs for active² and evidence based³ treatment of a primary cancer or a cancer that has spread from its original site, known as secondary cancer or metastatic spread.

We may cover the costs of participating in a regulated phase III or IV clinical trial in the United Kingdom in conjunction with the commonly accepted, established and effective evidence based treatment and where there is perceived advantage to the trial treatment.

We also pay a contribution towards wigs and mastectomy bras for members undergoing cancer treatment.

It's important to note that the cancer treatments we cover may not necessarily cure the disease but are given to control and maintain tumour size. Cover ends when this treatment is no longer effective at shrinking the cancer, stabilising it or slowing the spread of the disease and is only serving to keep the patient comfortable. At this stage a hospice donation for end of life care is available.

TERMS & CONDITIONS EXTRACT

¹ Source – one-Stop diagnostic breast clinics: how often are breast cancers missed? British Journal of Cancer. 2009.

² 'Active' – treatment which is intended to shrink a cancer, stabilise it or slow down the spread of the disease. This excludes treatment given solely to relieve symptoms.

³ 'Evidence based' – treatment which has been researched, reviewed and recognised by: the National Institute of Health and Care Excellence (NICE), Cigna's Medical Advisory Panel, or another source recognised by Cigna Life Insurance Company of Europe S.A.- N.V., UK Branch.



NURSE SUPPORT

Anyone with a cancer diagnosis is provided with support from a dedicated Cigna cancer care nurse who makes sure they understand the treatment and informs on coverage under their Health Flex plan. Our cancer care nurses support them throughout their journey to improve clinical outcomes and ensure the highest levels of customer satisfaction. They'll even ease the transfer of treatment into the NHS if this becomes appropriate.

NHS DAY CASE CANCER CASH AND CARE CO-ORDINATION PROGRAMME

There may be instances where cancer treatment can be more effectively delivered within the NHS. With Health Flex Level 3 those receiving cancer treatment in the NHS instead of private care, can benefit from a tax-free cash payment of £250 per day for every day spent in a NHS hospital for NHS day case treatment. They can also benefit from support through our Care Co-ordination Programme (CCP). With this programme, our cancer care nurses can arrange to provide financial support such as costs for childcare, travel or rehabilitation services.

For more information on Health Flex and our cancer in the workplace support, please contact us on:

01475 492138 or SME.Telesales@cigna.com

Sources:

1. One-Stop diagnostic breast clinics: how often are breast cancers missed? British Journal of Cancer. 2009.

Together, all the way.SM



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