

**Workplace health and wellbeing.
Better for business.**

Bupa 

**Cancer care
your business
can rely on.**

Cancer and work

The effects of cancer are likely to be felt by every business across the UK, with around 50% of people being affected at some point¹. Our support can help minimise the effect it has on your employees and their working lives.

1 in 2

people in the UK born after 1960 will be diagnosed with some form of cancer during their lifetime¹.

890,000

It's estimated that there are over 890,000 working-aged people (16 to 65) living with cancer in the UK, and this number is set to rise to 1,150,000 by 2030².

44%

fewer women aged 45 and over were screened for breast cancer during the pandemic, compared to the previous year.³

87%

of employed people say it was important for them to continue working after they were diagnosed with cancer⁴.

¹<https://www.cancerresearchuk.org/health-professional/cancer-statistics/risk>

²The Rich Picture: People of working age with cancer. Macmillan Cancer Support. www.macmillan.org.uk, updated 2017

³<https://news.cancerresearchuk.org/2022/02/25/reduction-in-women-screened-for-breast-cancer-between-2020-and-2021-nhs-report-finds/> published February 2022.

⁴Working through Cancer: surveying experiences of cancer and work. Macmillan Cancer Support. www.macmillan.org.uk, published 2018

Here every step of the way

A choice of benefit options help offer your employees advice, treatment and support at every stage.

Fast access to care via our direct access and remote skin assessment services

Cancer drug therapy at home

Access to breakthrough cancer drugs and treatment



High standards among our providers and our own services



Specialist Centres for bowel, breast and prostate cancer



Emotional and wellbeing support

Advice and support to help prevent cancer



Fast action counts



- **9 in 10** bowel cancer patients survive the disease for 5 years or more, if diagnosed at the earliest stage.
- Almost all women diagnosed with breast cancer at the earliest stage survive their disease for **at least 5 years**.
- **Almost 9 in 10** lung cancer patients will survive their disease for at least a year if diagnosed at the earliest stage. This falls to around 1 in 5 people when lung cancer is diagnosed at the most advanced stage.
- **Various factors can cause delays** to diagnosis, including difficulties in making an appointment to see a GP at a convenient time, long waiting times once they have made an appointment, and delays in being referred for tests.

Source: <https://www.cancerresearchuk.org/about-cancer/cancer-symptoms/why-is-early-diagnosis-important>

45%

of people who experienced cancer symptoms between March-August 2020 did not contact their GP.

Source: <https://www.cancerresearchuk.org/about-us/cancer-news/news-report/2021-02-25-almost-half-of-people-with-possible-cancer-symptoms-didnt-see-gp-in-first-wave-of-pandemic>

72.3%

of people were worried about delayed cancer tests and investigations due to the pandemic.

79,573

In April 2019 almost 200,000 people in England were referred to a consultant by their GPs for suspected cancer; in April 2020 that figure fell to 79,573.

4-week cancer treatment delay raises death risk by 10%

Source: Mortality due to cancer treatment delay: systematic review and meta-analysis - <https://www.bmj.com/content/371/bmj.m4087>



The direct way to fast support[†]

Getting to the right help fast can make a big difference when it comes to cancer treatment. Early diagnosis and timely treatment are both crucial to improve the chances of better outcomes for your employees. Direct access can mean earlier diagnosis for cancer, often in less time than people would have to wait to see a GP.

Any employees who are concerned about possible cancer symptoms can speak directly with our clinically-led team to assess their symptoms. Oncology nurses and patient support teams are available to consult about the nature of the symptoms and will indicate if an appointment with a specialist is needed. Most of our customers see a consultant in a median of six days from calling us and start cancer treatment within 31 days*.



NHS cancer cash benefit

If your employee chooses to have some or all of their cancer treatment on the NHS, we will support them with a cash benefit payment for eligible cancer treatment they receive[‡].

"Within less than 24 hours of finding a lump, I'd had the tests done and was given the all clear."

Zahra, 33,
Financial services company employee.

Zahra receives Bupa cover through her work. So when she found a lump in her breast, we were there to help her get the treatment she needed, as quickly as possible.

**Over
80%**

of people using our Direct Access service are referred for further investigation.

Source: Bupa internal data, March 2022.

To find out more, contact your Bupa account manager, intermediary partner, or visit

bupa.co.uk/cancer

**Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of the cover. For example, if the cover excludes conditions that an employee has before their cover started, we may ask for further information from the employees' GP. The employee will need to check the guide and their certification for further details or contact us to check their eligibility.

*Internal Bupa Data 2022.

‡Details of when cancer cash benefit is paid is available in the guide or by contacting our specialist Oncology Support Team.

Remote skin assessment

Fast results from home

If your employees are worried about moles or skin lesions, remote skin assessment is here to help. They can receive results within three working days of registering, all with or without the need for a GP referral. This service is available nationwide and can be used for up to three moles or skin lesions per person.



How it works

Call us

Employees call our Direct Access service* for pre-authorisation. If suitable for this service, they will receive a registration link† and instructions to follow.



Register

If they register before 2pm they'll receive a home assessment kit, including a smart phone and dermatoscopic lens, the next working day.



Upload images

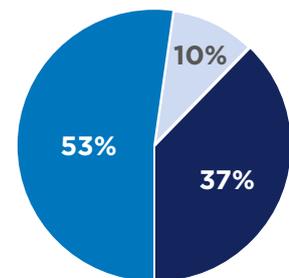
They use the kit to take and send images to a dermatologist. Results will be sent to them within three working days. If further investigation is required, Bupa will be notified and we will be in touch to confirm the next steps.



Results within three working days of registering.

Skin analytics outcomes

Nearly **2700 customers** used this service in 2022, with over half given the all clear and needing no further intervention, and 10% requiring an urgent referral to dermatologist consultant.



Bupa internal analysis 2021

■ Urgent refer ■ Refer ■ Non-refer

*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of the cover. For example, if the cover excludes conditions that an employee has before their cover started, we may ask for further information from the employees' GP. The employee will need to check the guide and their certification for further details or contact us to check their eligibility.

†This service is subject to the benefits and limitations of the policy or health trust.

After diagnosis

If an employee is diagnosed with cancer, it's important to know that they'll be looked after at every stage of their treatment for cancer, even if it spreads or returns, for as long as they have our health cover. If their cancer becomes untreatable, both the employee and their family will receive support from experienced oncology nurses.

With Bupa cancer cover there are no time limits. All eligible, evidence-based treatment and drugs are paid in full for as long as your employee has Bupa health cover and if an overall annual maximum allowance has been selected, treatment costs that your scheme covers will be paid up to that amount*.

Taking care of value, too

As well as providing your employees with high quality care and services, we also want to make sure our healthcare is sustainable and affordable.

Care for employees with complex cases of cancer takes longer and often needs us to coordinate different clinicians across various specialties. We make sure these employees receive the treatment that is right for them and that they are supported in making informed choices over their care.

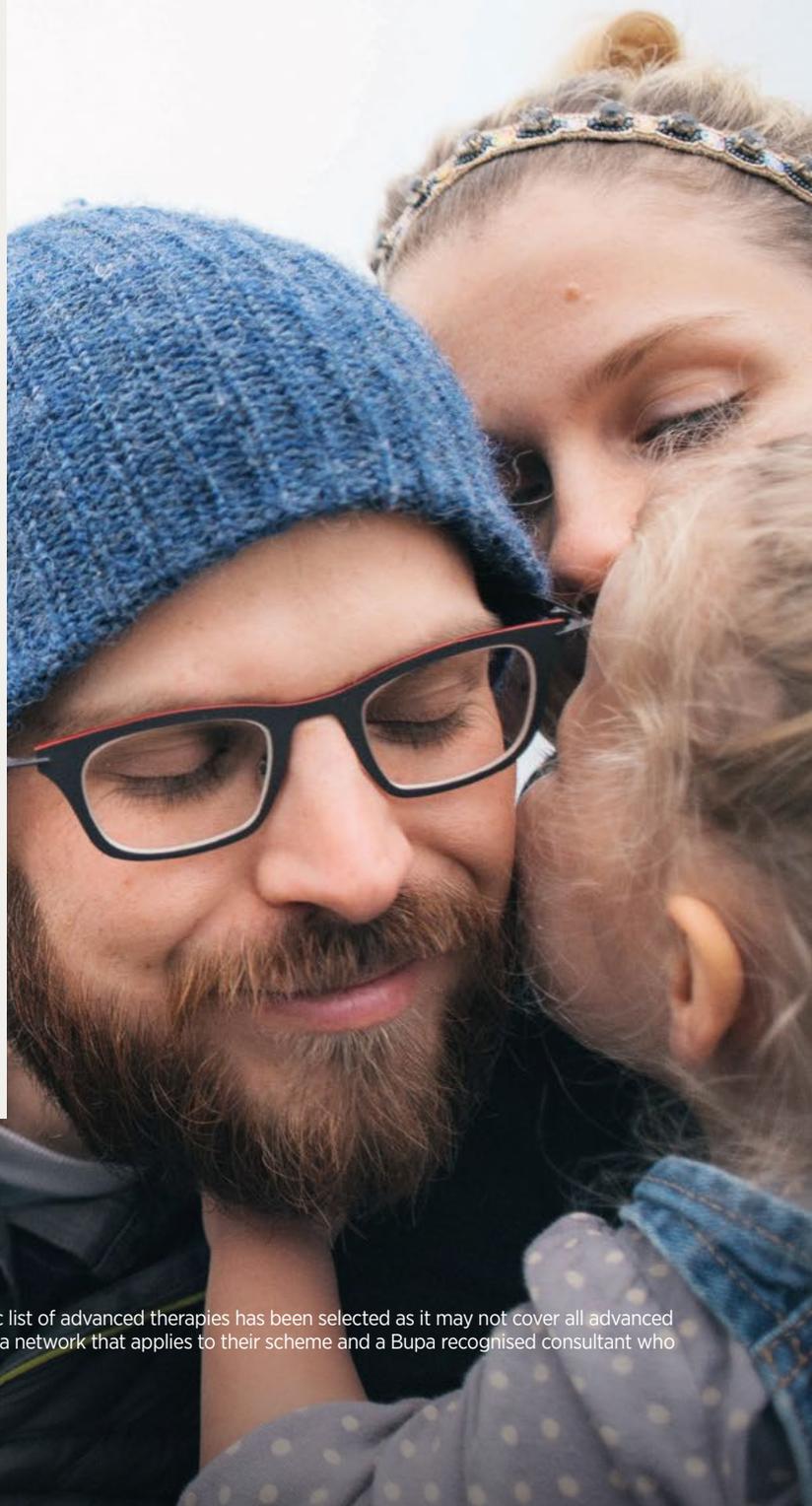
We do this through specialist clinical support, onsite care coordinators and weekly reviews of their care, to ensure their care is as effective and efficient as possible.

For new cancer therapies, we ensure we pay the right prices for drugs that are off-patent by negotiating prices directly with pharmaceutical companies on new and emerging drugs.

This means VAT isn't added to the price of these drugs or any provider fees.



*Employees will need to check their certificate or guide to see which specific list of advanced therapies has been selected as it may not cover all advanced therapies. Your employees will need to use a hospital or clinic from the Bupa network that applies to their scheme and a Bupa recognised consultant who will charge within our rates (a fee-assured consultant).



Breakthrough treatments

Employees will have access to eligible, evidence-based breakthrough cancer drugs and treatments, often before they are available on the NHS or approved by NICE.

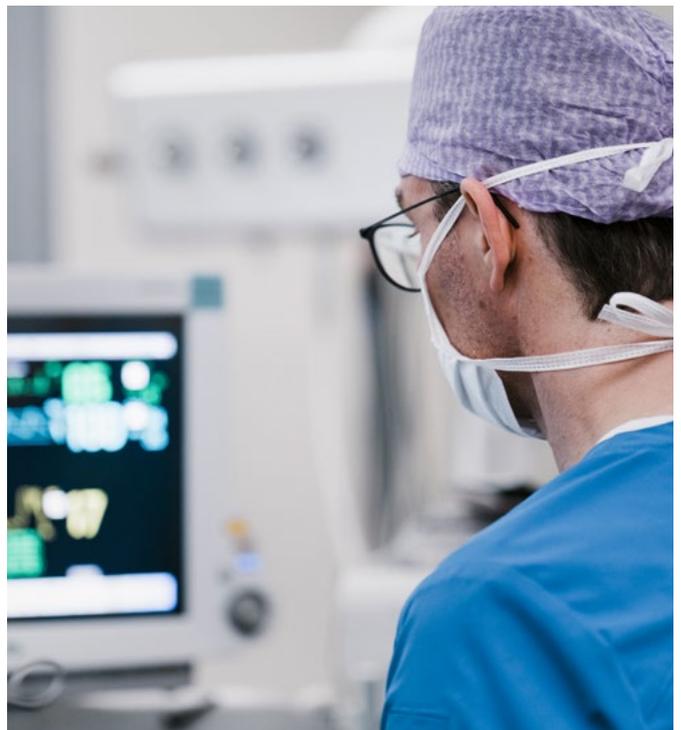


Genetic testing

Genetic tests allow for personalised treatment pathways that are likely to lead to the most effective outcomes. Genetic testing identifies the risks of cancer spreading or recurring; enabling early steps to be taken to mitigate this. Personalised targeted medicine demonstrates a clear improvement in the patient journey and customer experience, helping your employees get the most effective treatment first time and maximising their chances of recovery. Bupa is the first health insurance provider to cover genetic testing for cancer, subject to appropriate level of clinical evidence and eligibility* criteria, having established robust relationships with the leading genetic tests providers.

CAR-T therapy

CAR-T therapy is a new, highly complex and innovative treatment that is currently used to treat blood cancers. It is a type of immunotherapy which involves collecting and using someone's own immune cells from their blood to treat their condition.



*Applies to eligible cancer drugs and treatments covered by your employees policy. Bupa will not fund genetic testing when used solely for the purpose of screening.

Setting a new standard in cancer diagnosis.

Businesses want to help their employees get an assessment of suspected cancer symptoms as soon as they arise. Our Specialist Centres for bowel, breast and prostate cancer could help give employees the peace of mind of the all clear within days of calling us. And for those who do receive a cancer diagnosis, we can be ready to plan their next steps faster.



Specialist Centres for bowel, breast and prostate cancer

We know that breast and bowel cancer make up more than a quarter of cancer cases in the UK[^] and that, when it comes to diagnosis and treatment, every day counts. Our Specialist Centres for bowel, breast and prostate cancer help your business respond to this risk.

We bring together the best clinicians and private hospitals¹ to make sure your employees receive the all clear or all their diagnostic tests within days of first calling us. For breast and prostate cancer concerns, they'll receive an appointment within two working days of first calling us. For bowel cancer worries, the medicines needed to prepare are conveniently posted to employees directly, with their appointment available within four working days.

In one visit to a Specialist Centre, members have their initial test and can get the all-clear or are offered additional tests. If cancer is suspected, their results will be available within two working days and, if confirmed, Specialist Centres commit to starting treatment within 31 days.

90%
of breast
lumps are not
cancerous[†]

[†]nhs.uk/conditions/breast-lumps.

Bowel appointment
within 4
working
days
of calling.

Breast/Prostate
appointment
within 2
working
days
of calling.



[^]Breast cancer is the most common cancer in the UK, accounting 15% of all cases in females and males combined (2016-2018).[1-4] and bowel (11%).
<https://www.cancerresearchuk.org/health-professional/cancer-statistics/incidence/common-cancers-compared#heading-Zero>

¹ Hospitals must meet our strict quality criteria, including meeting a Care Quality Commission rating of 'good' or 'outstanding'.

Personalised treatment support

Our team of trained counsellors can be reached over the phone and can help to reduce any anxiety or stress your employee may be having if associated with their treatment. They can help aid recovery by providing emotional support and can be accessed through our Oncology Support team.

Live Well with Cancer Programme

This is a telephone-based service consisting of several calls with an oncology nurse to provide your employees with tailored support. We're here for them right from diagnosis and they can talk to us about a range of topics.

24/7 Anytime HealthLine

Employees can also call our Anytime HealthLine for 24/7 advice and support from a clinician without an appointment.

High standards of care

Our providers are assessed to ensure they have met enhanced quality criteria based on published best practice standards from external bodies such as NICE, Royal Colleges and other expert bodies. Bupa is the only health insurer to be assessed by the Care Quality Commission (CQC) for our role in the delivery of care for our members.

As of September 2019, we are proud to have been rated 'good' by the CQC.

Inspected and rated

Good



Your options

Option One

Full Cancer Cover

Option one offers you and your employees our highest level of cancer cover. Our most comprehensive option, this level covers employees at all stages of treatment[^] – including if the cancer spreads or returns, and even if palliative treatment is required. Full Cancer Cover customers also have access to our unique network of accredited cancer centres (breast, bowel and gynaecological), guaranteeing them treatment from an expert cancer team.

This option covers treatment received in Bupa recognised hospitals by Bupa recognised consultants who agree to charge within Bupa limits.

It also provides access to help and advice from our specialist Oncology Support Team.

Option Two

NHS Cancer Cover Plus

This option allows you to carefully manage costs, while ensuring that employees have access to quality cancer treatment.

Once diagnosed, if the treatment recommended by their consultant can be provided on the NHS, the patient will continue their treatment under NHS care – with additional telephone support from our dedicated specialist Oncology Support Team. If the NHS is unable to provide the eligible, evidence-based radiotherapy, chemotherapy, drug therapy or surgical operation recommended by the patient's consultant, the patient's cancer will then be treated privately and funded by us, if eligible.

Option Three

Exclude Cancer

With this option, we'll cover tests and consultations up to the diagnosis of cancer. Your employees will also have access to telephone advice from our specialist Oncology Support Team, helping them transition into the NHS. However, they will not be able to claim NHS cancer cash benefit or for private treatment for cancer under their cover.

To find out more, contact your Bupa account manager, intermediary partner, or visit

bupa.co.uk/cancer



[^]With Bupa cancer cover there are no time limits. All eligible treatment costs and evidence-based breakthrough cancer drugs and treatments are paid in full for as long as your employee has Bupa health cover. If an overall annual maximum allowance has been selected, treatment costs that your scheme covers will be paid up to that amount. Employees will need to check their certificate or guide to see which specific list of advanced therapies has been selected as it may not cover all advanced therapies. Your employees will need to use a hospital or clinic from the Bupa network that applies to their benefits and a Bupa recognised consultant who will charge within our rates (a fee-assured consultant).

Resources to use right now

Living a healthy life lowers the likelihood of cancer. We provide lots of extra tools and support on our health information pages to share with your employees to help keep them as healthy as possible:

Exercise advice:

bupa.co.uk/health-information/health-blog/move

Healthy eating tips:

bupa.co.uk/health-information/health-blog/eat

What is the truth about sun cream?:

bupa.co.uk/newsroom/ourviews/truth-about-sun-cream

Reducing alcohol intake:

bupa.co.uk/health-information/alcohol/sensible-drinking

Stopping smoking:

bupa.co.uk/newsroom/ourviews/quit-smoking-healthily

Cancer hub:

bupa.co.uk/health-information/cancer

Managers guide:

bupa.co.uk/business/workplace-wellbeing-hub/-/media/files/mms/bins-05497.pdf

Helping children understand cancer

bupa.co.uk/health/health-insurance/bupa-cancer-promise/understanding-cancer

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