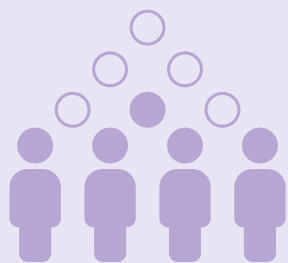


Your guide to Vhi Cancer Care

Complete support, when you need it most





Over 40,000 Irish people are diagnosed with cancer every year.

That's why, as Ireland's leading health insurer, we want to help our members in the fight against cancer by developing a range of benefits, services, and clinical supports. It's why we pay out millions of Euro in cancer benefits for our members every year. Providing access to a range of treatments that may be lifesaving or life extending.

Our promise, as always, is to be there for you every step of the way, whether you need help with cancer prevention, screening, diagnosis, treatment or recovery. Not just for the big things like your hospital treatments but also the little things you may not expect, that help to make your journey easier.



Total cancer claim payments per year*

2018 – €207.5 million

2019 – €211.9 million

*Source: Annual Reports



▶ Helping to
prevent cancer



Helping to prevent cancer

Lifestyle choices such as physical activity, maintaining a healthy weight and proper diet & nutrition can all help to improve your overall wellbeing and reduce the risk of cancer.

As a Vhi member, you have access to a range of healthy lifestyle supports to help you achieve your lifestyle goals, including support for your mental and physical wellbeing:



Did you know?

4 out of 10 cancers may be prevented

Vhi Parkruns are free weekly events that take place across Ireland, every weekend. They're a great way to keep fit and you'll also earn rewards from Vhi by walking, jogging or volunteering at one of the many parkrun events.

Just link your parkrun account to your membership with **Vhi app** and start earning rewards.

Vhi Online Health Team gives you direct access to expert clinical care from the safety of your own home. We're here, whether you need a doctor, Dietitian, physiotherapist, or a mental health support service.

To access these services, visit the **Vhi App**.

Vhi Online Doctor

is a face-to-face video consultation with an experienced doctor based in Ireland from the comfort of your home.

Available 7 days a week within **the Vhi App**.

Vhi Mindfulness/Meditation Support

entitles you to €30 off an annual subscription to the Headspace or Calm app, empowering you to develop a mindfulness practice that will improve your sleep, lower anxiety, and reduce stress.

For more information visit vhi.ie/emotional-wellbeing.



Alternative Therapies

such as Reflexology or Acupuncture can help to relieve stress, pain, anxiety, and women's health issues.

Most Vhi plans provide cover for a wide range of alternative therapies, and you can claim money back for these expenses through **Snap & Send in the Vhi App**.



► Screening and
early detection



Screening and early detection

Screening and early detection gives you more control, provides more treatment options and improves the chances of treatment success. Screening tests healthy individuals before symptoms appear, while early diagnosis focuses on detecting symptoms early on.



Did you know?

Cervical screening can prevent 3 out of 4 cervical cancer cases

Ireland's National Screening Programme includes screening tests for breast cancer, cervical cancer, bowel cancer and diabetic retina testing. To be eligible to participate in these screening programmes, you must be in a specific age range, and this varies by screening type. For more information visit www.screeningservice.ie

Vhi compliments the National Screening Programme with a range of benefits for our members, including more access to Screening and Genetic Testing for specific types of cancer.

Screening and Genetic Testing can help to greatly reduce or even prevent a cancer journey before it even begins. Both are designed to detect cancer in its earliest stages or discover if you're at risk of developing certain cancers in the future.

Vhi HealthCheck Screening Programmes

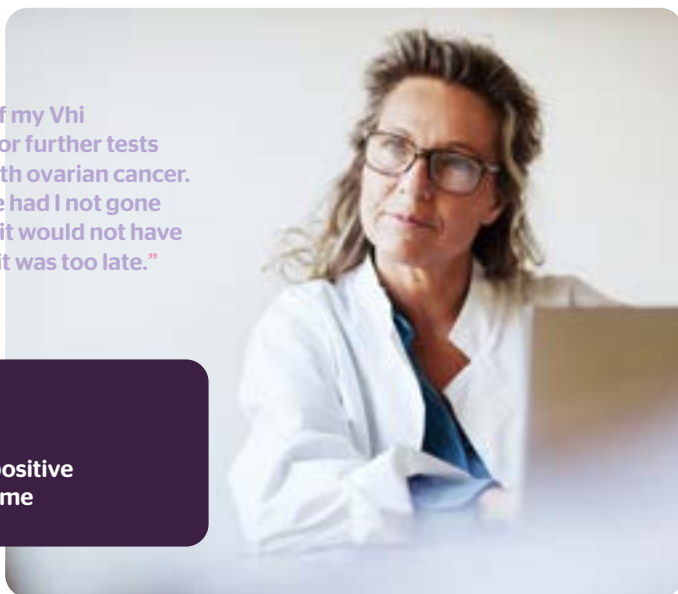
Screening can help to detect and prevent many conditions, identify serious medical issues and help you manage your overall health.

Vhi offer a range of HealthCheck Screening Programmes which are exclusively available to our members. These health checks include a range of tests used to help detect cancer. These include tests for prostate cancer, faecal screening for colon cancer and breast and testes examinations.

“Based on the results of my Vhi screening, I was sent for further tests and was diagnosed with ovarian cancer. My consultant told me had I not gone for the Vhi Screening, it would not have been diagnosed until it was too late.”

Did you know?

1 in 8 men will have a positive diagnosis in their lifetime



The prostate tests includes a PSA blood test and a prostate examination (subject to medical and age criteria). The Vhi doctor will also perform a testicular examination and give advice about how to carry out self-checks.

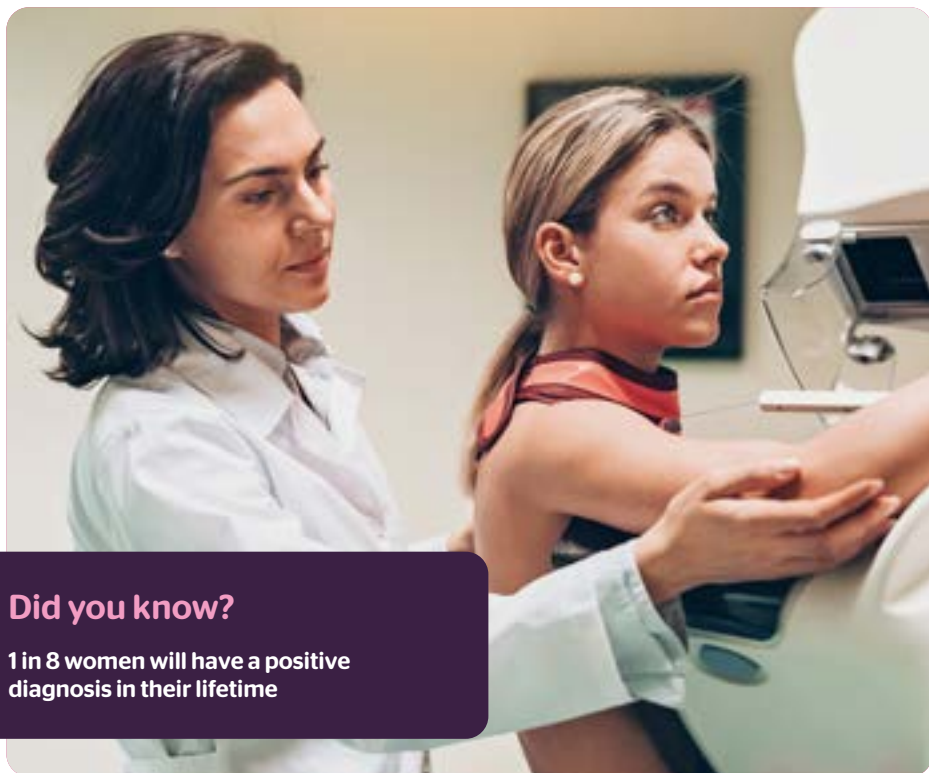
The colon cancer check includes a colon cancer Faecal Immunochemical Test (FIT).

The breast check includes an examination of your breasts by a Vhi Doctor to check for lumps or other changes and provide advice about self-examination.

Cover varies by plan and you'll find details of your HealthCheck benefits in MyVhi.

To book a Vhi Screening call 056 775 3010.

"At my Vhi Screening, the doctor found a breast lump, which turned out to be ductal cancer stage 2. I then had surgical treatment and am currently using the Vhi Hospital@Home service for drain care."



Did you know?

1 in 8 women will have a positive diagnosis in their lifetime

Mammograms Breast cancer screening can show breast cancers at an early stage and can help to reduce mortality rates. If detected early, breast cancer is easier to treat and there's a better chance of recovery.

If your GP or Consultant refers you for a mammogram at any stage of your cancer journey you can rest assured that the majority of our plans fully cover one mammogram each year in a Vhi approved Mammogram Centre and we'll settle the bill directly, so you won't be out-of-pocket.

You can check details of your nearest approved centre by visiting vhi.ie/facilityfinder

Benefits vary by plan.

Genetic Testing Genetic Testing helps to determine if you are at risk of developing specific cancers and, if necessary, provides you with access to the appropriate treatment. It includes an initial clinical review of your family medical history followed by a simple blood test to identify harmful gene mutations. These mutations may lead to heredity cancers like breast, ovarian or colorectal cancers (the most common heredity cancers in Ireland).

Vhi Healthcare offer access to and cover for Genetic Testing and the appropriate treatment if required. For more information visit vhi.ie/members/genetic-testing

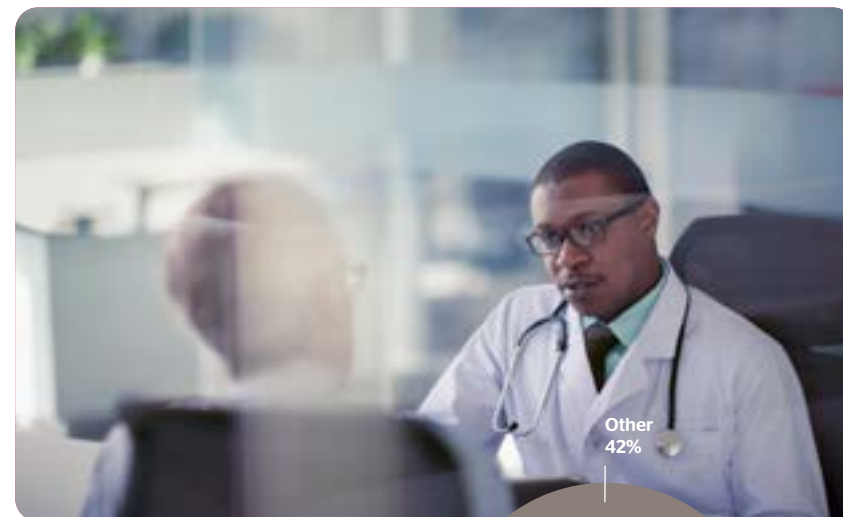




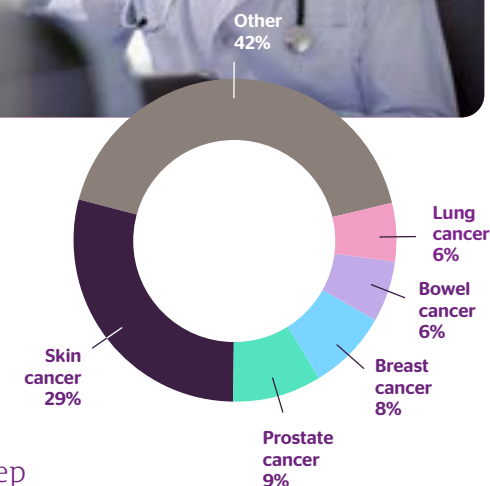
What happens if you get a diagnosis?

A cancer diagnosis can be a time of mental anxiety and physical strain. Rest assured, as a Vhi Healthcare member, you will have access to an extensive package of benefits and services designed to support you every step of the way.

Diagnosing cancer is not straightforward, every person is different, and there are many different types of cancer that can cause a lot of different symptoms.



The most common diagnosed cancers in Ireland



We understand taking the first step can be daunting. If you've been feeling unwell or have developed symptoms, it's important to make an appointment with your GP straight away.

If your GP is concerned, they will generally carry out a thorough review of your overall health and look at your symptoms and your family history of illness. They may also refer you for blood tests, or scans or carry out a biopsy to test if cancer cells are present.

If a cancer is found

More imaging tests may be done to see if and how far the cancer may have grown or spread. This process is called staging and it helps your medical team to develop a treatment plan that's best for you.

Rest assured; you are well-protected with Vhi Healthcare. Most of our plans provide cover towards the cost of visits to your GP and Consultant, as well as cover for all tests and scans they may refer you for. You can also claim money back for other day-to-day medical expenses.

Please bear in mind that benefits vary depending on your plan. You can quickly and easily check the benefits provided by logging onto **MyVhi**.



Different types of diagnostic imaging for cancer

Imaging is used to help find tumours and identify other changes inside the body. It can show how much disease is there and help see if treatment is working. It can also be used to do biopsies and other surgical procedures. The Imaging tests below are often used in diagnosing cancer:

X-rays use low doses of radiation to make images of your tissues, bones, and organs. X-rays may be taken of any part of the body to look for a tumour or cancer.

CT scans use X-rays and a computer to make 3-D images of your body. A CT scan can show any part of your body, including bones, muscles, fat, and organs. CT scans are a lot more detailed than X-rays.

MRI Scans use magnetic energy to build up a picture of the tissues inside your body. Sometimes your doctor will use a CT scan and an MRI scan to build a clearer picture of your organs.

PET Scans combine an injection of radioactive sugar and a CT scan. It can give your doctor more information about where the cancer is.

Mammogram is an X-ray exam of the breast. It's used to find and diagnose breast disease in women and men who have breast problems such as a lump, pain, or nipple discharge. A mammogram can't prove that a breast change is cancer. But if it shows something that might be cancer, more testing can be done.

Triple Breast Assessment is used if your doctor is concerned about a finding on a routine breast cancer screening mammogram. If you are referred for this test, you will be examined by a breast surgeon and you will have a mammogram and/or ultrasound, and a core biopsy.

We have an extensive network of approved imaging centres nationwide. So, if your doctor refers you for a scan, you will find one conveniently located close to you. To find your nearest approved centre, visit vhi.ie/facilityfinder

Benefits will vary depending on level of cover.



There for you from diagnosis to treatment

A cancer diagnosis is something no one wants to face. As well as the initial shock and upset, you then have to find a way to navigate through your treatment. While it will be a challenging and, possibly, life changing experience, it's not one you have to face alone.



At Vhi Healthcare, we understand that the physical and emotional aspects of your diagnosis and treatment will be personal to you and your family. That's why, it's important for us to ensure you get the care you need, at every step of your cancer journey.

While the specific treatments vary depending on the type of cancer and the stage of the cancer diagnosis, treatment generally includes a combination of cancer drugs and scans which help to determine the location of the cancer and the stage of development of the cancer. Your medical team will devise the most appropriate and effective treatment plan for you. You can expect it to be a very fluid time, and your course of treatment may change as you move forward.

What's reassuring to know is, as a Vhi member, you are covered financially for everything from the moment you are admitted to hospital.

The cost of your treatment is something you will never have to worry about. All your oncology treatment including surgery, chemotherapy, radiotherapy, brachytherapy, Onco Type DX testing etc. will be fully covered by your Vhi plan.*

It's also reassuring to know that Vhi provide fast access to and cover for the widest range of cancer treatments in Ireland. Once a cancer drug is proven to be effective in treating a cancer at a particular stage, we will provide our members with access and cover for that treatment.

*The benefits vary by plan. You can check the benefits covered by your plan through MyVhi.

Vhi Hospital@Home

For many people who are undergoing cancer treatment, the frequency of hospital visits can really take its toll. Vhi's Hospital@Home team are a clinical team who can provide some treatments to cancer patients, in the comfort of their own home.

Cancer patients who are undergoing chemotherapy treatment can often develop infections due to decreased immunity. To avoid a hospital visit or a hospital stay, our team of doctors and nurses can administer IV antibiotics (if the oncologist or referring consultant prescribes them) and oversee the management of the patient's treatment, in their own home.



"My stay in hospital was shortened by being able to receive treatment in my own home thanks to Vhi Hospital@Home"

Our team can also administer post-operative wound care and support to cancer patients who have recently undergone surgery as part of their treatment programme. Being able to deliver this care in a home surrounding aids recovery and it can make such a meaningful difference to the life of a patient.

Geographic restrictions apply.
Visit vhi.ie/members for details.



Post treatment recovery and support

As a cancer survivor you are naturally eager to return to good health. Beyond your initial recovery, there are ways to improve your long-term health so that you can enjoy the years ahead.

A healthy lifestyle can help your body recover after treatment. It can also reduce the risk of other illnesses, such as heart disease, diabetes, and stroke.



Did you know?

There are more than 190,000 people living with and beyond cancer today in Ireland.

Regular exercise increases your sense of wellbeing after treatment and can speed your recovery. But you don't want to overdo it, so before you embark on a new exercise regime you should talk to your doctor and ask for their guidance and advice.

Improving your diet

A good, balanced and varied diet is also vital to aid your recovery and make your body strong. You may have gained or lost weight during your treatment, so it's important to try and get your weight back to a healthy level. As part of your recovery plan, you should ask your doctor to refer you on to a Dietitian who can help to design an eating plan that's designed specifically to meet your needs.

Coping with stress

Sleep and reducing stress levels can also play a significant role in aiding recovery. As a cancer survivor, you may find that the physical, emotional, and social effects have taken their toll on you. Using effective coping strategies to deal with stress can greatly improve your quality of life, helping to relieve depression, anxiety and symptoms related to the cancer and its treatment.

Benefits and supports from Vhi Healthcare

It can often take some time to re-adjust to life after treatment. That's why we've developed a package of benefits and supports to help you recover and adjust. These include:

Customers have access to mental health (talk therapy) supports - go to www1.vhi.ie/members/mental-health



Additional Supports from Vhi:

Return Home benefit toward travel expenses on discharge from hospital.

Sleeping caps can bring huge comfort to someone going through chemo, they can help minimise itching and provide warmth while you sleep. We fully cover sleeping caps, it's simple to submit your claim through our Member App.

Cancer Care Support benefit for accommodation and/or travel costs when travelling more than 50km for treatment.

Parent accompanying child benefit towards accommodation and travel costs when accompanying your child during your child's hospital admission (following a stay of more than 3 days in hospital).

Child Home Nursing benefit towards the cost of nursing care at home for a child if GP/Consultant decides for medical reasons they need to receive care following a stay in hospital of at least 5 days.

Vhi Hospital@Home is a team of clinicians who can provide post-operative care and support in the comfort of your own home.

Convalescent Care if you are living alone or feel you could benefit from a little extra support after you leave hospital. You can avail of Convalescent Care at a Vhi approved Convalescent Home.

Manual Lymph Drainage is specialised massage technique by trained therapists to help the circulation of fluids following cancer treatment.

Cover for cancer support aids such as wigs for hair loss, surgical bra and swimsuits following a mastectomy and surgical prosthesis, including artificial limbs and wheelchairs.

Follow-up Annual Surveillance Mammogram cover is provided on most plans for 1 mammogram per year post treatment if requested by your consultant.

Oncology tattooing for eyebrows and nipples help restore a normal appearance after specific cancer treatment.

Vhi Online Doctor & Vhi SwiftCare give you access to everyday health and wellbeing services as a Vhi member.

Benefits will vary depending on your plan.



Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Vhi Insurance DAC for health insurance in Ireland which is underwritten by Vhi Insurance DAC.