

Cancer Remission FAQ

1. What is an out-patient cancer benefit?

It is a benefit that covers cancer therapeutic sessions which do not require hospitalisation such as radiotherapy and chemotherapy. The coverage of consultation, examination tests, take home drugs is subject to your medical rider(s).

2. What is active cancer treatment?

Active cancer treatment often refers to the first treatment that is given to treat the disease. It is usually part of a standard set of treatments, such as surgery followed by chemotherapy and radiation. This does not include long-term treatment which may continue even after cancer is no longer detectable with all normal diagnostic tests.

3. What is hormonal therapy?

Hormonal therapy otherwise known as hormone suppressing treatment is a treatment that slows or stops the growth of cancers that use hormones to grow. It is used only for hormone sensitive cancer eg: breast cancer, prostate cancer and ovarian cancer.

4. How does hormonal therapy works for cancer patient?

- Prevent and reduce the risk that cancer will come back after the main treatment.
- To reduce the size of tumor before surgery or radiation therapy.
- **To treat recurrent/advanced cancer.**

5. What is cancer remission?

Remission means that the signs and symptoms of your cancer are reduced. Remission can be partial or complete. In a complete remission, all signs and symptoms of cancer have disappeared and cannot be detected from tests (imaging/blood tests).

6. What is not covered when a patient is in remission?

Long term therapy e.g. hormonal medication is not coverable as its use is to prevent the recurrence of cancer when patient is in remission. Routine surveillance checkup which includes consultation Pet scan, ultrasound, mammogram, MRI and blood tests

7. What is ex-gratia coverage offered by the insurance company under out-patient cancer benefit?

This is a good-will coverage offered by the insurer to the patient (life assured) for cancer treatment and who is in remission and claims has been paid in the past. This coverage is not applicable to patients who are newly diagnosed in cancer remission and no claim paid history during remission period.