



Health

healthcare

# Important changes to your cover

**Important Changes Leaflet**

April 2023



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We regularly review our plans and often update them to improve your cover or to make your cover clearer. This leaflet tells you about the more significant changes we've made.

We recommend that you read this change carefully alongside your new membership handbook, which contains the full terms of your cover. Please note that you might see some other wording changes in your membership handbook, but these don't affect your cover.

## Homeopathy

We've reviewed the cover we offer for homeopathy treatment and will no longer be offering this as a treatment option for our members. Our decision is based on providing access to evidence-based treatment that meets the needs of our members.

## Stem cell and bone marrow transplants

We have reviewed the cover we offer for organ or tissue transplants. We will continue to cover stem cell or bone marrow transplants when needed as part of cancer treatment. However, our experience is that our members have found it difficult to access this benefit under their cover as organ transplants are rarely provided in the private sector due to their complexity and the specialist care they require.

We have amended your handbook to be clear about the cover available under your plan.

## Your cover for breast reconstruction

We know that the needs of our members following cancer treatment vary. That's why we've extended our cover for reconstructive surgery following breast cancer. Members can now have up to two fat transfer operations within three years of their initial reconstructive surgery. We will also pay for a nipple reconstruction, alongside two sessions of tattooing. If a member's implants are damaged by radiotherapy treatment, we'll pay for their removal and exchange within five years of completing radiotherapy treatment.



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