

Eligibility criteria for prophylactic treatment allowance

Southern Cross will only pay the prophylactic treatment allowance for the following healthcare services when the applicable eligibility criteria are met for that member:

IMPORTANT: If the high risk status was present prior to the member joining Southern Cross (the original date of joining or ODJ), then the member will not be eligible for the prophylactic treatment allowance relating to this risk unless the member has cover for their pre-existing conditions.

If the member was aware of a gene mutation at the time they joined Southern Cross then this is considered a pre-existing condition and will be excluded from cover under this allowance (unless the member has cover for their pre-existing conditions).

1. Eligibility criteria for prophylactic mastectomy and reconstruction

Southern Cross will approve payment for the eligible healthcare service if the member is considered potentially high risk by meeting **one** of criteria **A, or B, or C** below.

A. Family History Category Three – Potentially High Risk (*based on the National Breast and Ovarian Cancer Centre (NBOCC) publication on familial aspects of cancer (December 2010)*).

- Member has had two first-degree or second-degree relatives on one side of the family diagnosed with breast or ovarian cancer, **plus** one or more of the following has occurred on the same side of the family:
 - additional relative(s) with breast or ovarian cancer
 - breast cancer was diagnosed in one of the relatives before the age of 40
 - one of the relatives was diagnosed with bilateral breast cancer
 - one of the relatives had breast **and** ovarian cancer diagnosed
 - Jewish ancestry
 - breast cancer has been diagnosed in a male relative.
- Member has had one first-degree or second-degree relative diagnosed with breast cancer at age 45 or younger, **plus** another first-degree or second-degree relative on the same side of the family diagnosed with sarcoma (bone/soft tissue) at age 45 or younger.
- The member meets the potentially high risk criteria of ovarian cancer (see below for eligibility criteria for prophylactic bilateral salpingo-oophorectomy).

Note

We allow the member to count as one of the relatives in the above criteria for potentially high risk family history. In other words, if the member has had previous breast cancer this would be considered as one first-degree family member with breast cancer.

- B. If the member has lobular carcinoma in situ or invasive lobular carcinoma in a cancer affected breast (a histology report is required to confirm this), the contralateral breast will be considered at high risk.
- C. If the member has BRCA 1 or BRCA 2 gene mutation they are considered high risk (requires confirmation by genetic study report).

2. Eligibility criteria for prophylactic bilateral salpingo-oophorectomy

Southern Cross will approve payment for the eligible healthcare service if the member is considered potentially high risk by meeting at least **one** of the criteria listed under **A** below:

A. Family History Category Three – Potentially High Risk (*based on the National Breast and Ovarian Cancer Centre (NBOCC) publication on familial aspects of cancer (December 2010)*).

- The member is at high risk of breast cancer due to a gene fault; eg the presence of BRCA 1 or BRCA 2 gene (requires confirmation by genetic study report).
- The member has had one first-degree or second-degree relative diagnosed with epithelial ovarian cancer in a family of Ashkenazi Jewish ancestry.
- The member has had one first-degree or second-degree relative diagnosed with ovarian cancer at any age and another with breast cancer before the age of 50, where those women are first-degree or second-degree relatives of each other.
- The member has had two first-degree or second-degree relatives on the same side of the family diagnosed with epithelial ovarian cancer, where one or more of the following has occurred on the same side of the family:
 - additional relative(s) with breast or ovarian cancer
 - breast cancer in one of the relatives was diagnosed before the age of 40
 - one of the relatives was diagnosed with bilateral breast cancer
 - one of the relatives had breast **and** ovarian cancer diagnosed
 - breast cancer has been diagnosed in a male relative.
- The member has had three or more first-degree or second-degree relatives on the same side of the family diagnosed with a family history suggestive of Lynch Syndrome (or HNPCC), eg colorectal cancer (particularly if diagnosed before the age of 50), endometrial cancer, ovarian cancer, gastric cancer, and cancers involving the renal tract.

3. Eligibility criteria for other prophylactic treatment

If a member requires prophylactic treatment other than the healthcare services covered under points 1 and 2 above, a genetics report confirming a geneticist's support for prophylactic treatment is required. Eligibility for cover will be at Southern Cross' discretion.

Notes and conditions

Prophylactic healthcare services means **healthcare service(s)** provided in the absence of any relevant sign or symptom suggesting the presence of an illness, disease or medical condition, that seek to reduce or prevent the risk of an illness, disease or medical condition developing in the future.

The prophylactic treatment allowance is to cover the costs of prophylactic treatment to address a highly increased risk of developing a disease.

All terms and conditions of the policy must be met in order for a member to be entitled to cover under this allowance.

Definition of family relationships

- First-degree relatives: parents, siblings and children
- Second-degree relatives: aunts, uncles, nieces, nephews, grandparents.

Please also ensure you are familiar with all **policy exclusions**, including:

- Acute care
- Congenital conditions
- Cosmetic treatment/procedures
- Health screening
- Treatment of any condition not detrimental to health
- Unapproved healthcare services.

Refer to the relevant policy document for specific conditions and exceptions that apply to these exclusions.