

Prophylactic surgery eligibility criteria

To claim under the Prophylactic surgery benefit, the member must meet the applicable criteria for one of the following procedures, which we deem to place the member at a potential high risk status. Please make sure to read all criteria in relation to the appropriate procedure as well as the conditions noted on page 4.

Eligibility criteria for a prophylactic mastectomy and reconstruction

Accuro Health Insurance will assess cover for a prophylactic mastectomy and reconstruction if the member meets one of the criteria below which we deem to place them in a potentially high risk status.

1. The member need to meet one of the below criteria under the Family History Category Three – Potentially High Risk, from the National Breast and Ovarian Cancer Centre (NBOCC) publication on familial aspects of cancer, December 2010.
 - The member meets the potentially high risk criteria of ovarian cancer, see the Eligibility criteria for a Prophylactic bilateral salpingo-oophorectomy on page 2.
 - The member has had two first-degree or second-degree relatives on one side of the family diagnosed with breast or ovarian cancer, **and** 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 that 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.
 - The member has had one first-degree or second-degree relative diagnosed with breast cancer at age 45 or younger **and** 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.
2. The member has been diagnosed with lobular carcinoma in situ or invasive lobular carcinoma in the affected breast, the unaffected breast would be considered high risk status.
3. The member has been diagnosed with the BRCA 1 or BRCA 2 gene mutation.

Confirmation of the above histology, genetic report and/or diagnoses by the member's Specialist will need to be provided to allow this to be assessed.

Please note that if the member has previously had breast cancer this would be considered in the above instance as a first-degree relative with breast cancer.

Eligibility criteria for a prophylactic bilateral salpingo-oophorectomy

Accuro Health Insurance will assess cover for a prophylactic bilateral salpingo-oophorectomy if the member meets one of the criteria below which we deem to place them in a potentially high risk status.

This is the criteria under the Family History Category Three – Potentially High Risk, from 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; e.g. such as the BRCA 1 or BRCA 2 gene mutation or a high risk ovarian cancer gene mutation.
- 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 these women are first-degree or second-degree relatives to 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, **and** 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 that 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
 - 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), e.g. colorectal cancer (particularly if diagnosed before the age of 50), endometrial cancer, ovarian cancer, gastric cancer, and cancers involving the renal tract.

Eligibility criteria for a screening colonoscopy

Accuro Health Insurance will assess cover for a screening colonoscopy if the member meets one of the criteria below which we deem to place them in a potentially high risk status.

This is the criteria under the Family History Category Three – Potentially High Risk of colorectal cancer from the NZ Guidelines Group publication on the Surveillance and Management of the Groups at the Increased Risk of Colorectal Cancer, February 2012.

- The member has a family history of familial adenomatous polyposis (FAP), hereditary non-polyposis colorectal cancer (HNPCC) or other familial colorectal cancer syndromes.
- The member has had one first-degree relative **and** two or more first-degree or second-degree relatives all on the same side of the family with a diagnosis of colorectal cancer at any age.
- The member has had two first-degree relatives, or one first-degree relative **and** one or more second-degree relatives, all on the same side of the family, with a diagnosis of colorectal cancer **and** one such relative has one or more of the following:
 - diagnosed with colorectal cancer before the age of 55 years
 - developed multiple bowel cancers
 - developed an extracolonic tumour suggestive of hereditary non-polyposis colorectal cancer (ie, endometrial, ovarian, stomach, small bowel, renal pelvis, pancreas, brain).
- The member has had at least one first-degree or second-degree relative diagnosed with colorectal cancer in association with multiple bowel polyps.
- The member has had one first-degree relative with colorectal cancer diagnosed before the age of 50 years, particularly where colorectal tumour immunohistochemistry has revealed loss of protein expression for one of the mismatch repair genes (MLH1, MSH2, MSH6, PMS2)
- The member has had one first-degree relative with multiple colonic polyps.

Eligibility criteria for another prophylactic procedure

If a member requires a prophylactic procedure other than the ones listed above, a Specialist report confirming the Specialist's support for the prophylactic surgery is required. Confirmation of the any applicable histology, genetic report and/or diagnoses by the member's Specialist will also need to be provided.

Eligibility for cover will be at Accuro Health Insurance's discretion.

Conditions

The below conditions apply to all procedures under the Prophylactic surgery benefit.

All terms and conditions of the member's policy must be met in order for a member to be able to claim under this benefit. Please also note that:

- If the high risk status was present prior to the start date of the member's policy with Accuro Health Insurance, and this was not accepted as the time of underwriting then the member will not be eligible for the Prophylactic surgery benefit as this would be deemed to be pre-existing.
- If the member was aware of the gene mutation prior to the start date of the member's policy with Accuro Health Insurance, and this was not accepted as the time of underwriting then the member will not be eligible for the Prophylactic surgery benefit as this would be deemed to be pre-existing.

Definitions:

Prophylactic surgery means a procedure, surgery or treatment provided in the absence of any relevant signs or symptoms suggestive of the presence of an illness, disease or medical condition, that seek to reduce or prevent the risk of an illness, disease or medical condition from developing in the future.

First-degree relative means a parent, sibling or child.

Second-degree relative means an aunt, uncle, niece, nephew or grandparent.

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