



We support you through cancer

It's a situation we all fear: sitting in your doctor's office and hearing the word "cancer". People diagnosed with cancer often say they were stunned when they heard the news and unable to process what was said afterwards. This is completely understandable as it does take time to process such dreadful news and although Bankmed might not be able to alleviate the emotional burden of the disease, by covering treatment so you have one less thing to worry. Our member's good health is of utmost importance to Bankmed and we are here to help if you are diagnosed with cancer.

We know cancer requires specialised care and that's why Bankmed has put together our Managed Care Oncology Programme.

How are you covered?

If you or one of your dependants is diagnosed with cancer, please register on the Managed Care Oncology Programme as soon as possible to benefit from the programme.

If you do not register, we pay for cancer treatment from your available day-to-day benefits. We only pay for treatment we have authorised, so please make sure you always confirm your cover and obtain pre-authorisation, before going for treatment. We are here to take away the stress of uncertainty.

Your cover includes bone marrow donor searches and transplants

If you or a loved one have a type of cancer that needs a bone marrow transplant, we support you. Usually a bone marrow search starts with a preliminary search, which is free if your doctor uses the [South African Bone Marrow Registry](#).

This only gives you a possible bone marrow match on paper as you require more tests to confirm if you are compatible with the donor. If you need a bone marrow transplant, Bankmed will reimburse the claims related to the bone marrow donor searches and transplants up to the Scheme Rate if you meet the clinical entry criteria.

You always have cover for cancer on the list of Prescribed Minimum Benefits

Cancer is always named after the part of the body where it starts and the treatment you need depends on the size of the cancer, how far it has developed and what part of the body it has affected. Your oncologist will be able to tell you more about your cancer and how to treat it.

Bankmed pays for cancer treatment that follows our clinical protocols and guidelines. We use these guidelines to make sure the treatment you get gives you the best possible outcomes.

Since we don't want you to have to focus on administration in this difficult time, please request for authorisation before starting treatment.

If you are on the Essential, Basic or Core Saver Plan, your cover for approved cancer treatment is limited to cancers on the list of [Prescribed Minimum Benefits, and you have to follow the recommended treatment guidelines for Prescribed Minimum Benefit care](#).

On the Traditional, Comprehensive and Plus Plans, we cover approved cancer treatment beyond [Prescribed Minimum Benefits](#). Please consult your Benefit & Contribution Schedule for more details.

We pay for approved hospitalisation related to cancer

If you are admitted to hospital to receive chemotherapy or radiotherapy, we pay for the therapy, oncologist, as well as pathology, radiology and medication related to your cancer treatment from your Hospital Benefit as long as you notify us and obtain pre-authorisation. We also pay for surgery related to your cancer from your Hospital Benefit. Remember to always obtain authorisation before going to hospital and ensure that you understand what is covered on your Plan type.