

# PHAROS

*A beacon of hope in the darkness*

*Newsletter of the Reading Prostate Cancer Support Group (RPCSG)*

*Issue 50: July 2015*

*Website: [www.rpcsg.org.uk](http://www.rpcsg.org.uk)*

## THE JULY MEETING

57 people attended the July meeting, which was an Open Forum meeting discussing the topic of travel insurance. Four committee members each gave their experiences of travel insurance, and the Open Forum enabled many audience members to relate their experiences as well.

**Member1** advised checking carefully the conditions covered by insurance, and the regions that it applies to. Whilst having World-wide cover, he needed treatment in America, only to find that America was excluded! Fortunately he had purchased his travel tickets using a Natwest card that provided health cover in America. Since then and now aged 80, he found that the best travel insurance is through the Natwest Gold card. In addition to the monthly cost of the card of £15, there is an additional £160 per year (was £50 when under age 80) and so is a very reasonably priced travel insurance, especially as the card has some perks in addition. These prices include cover for his wife also.

**Member2** has travel insurance through an agent called Employee Advantage, with the insurance provided by AIG Europe. Until 2012 the cost for two people of multi trip European cover excluding sports activities, paid annually in advance was £70. Following prostatectomy, the cost rose to £108 with the cancer condition covered. In the following year he had a urethral stricture treated by surgery, some months later had a sling fitted, started taking statins, and declared some side effects of the treatments. At renewal the company lowered the cost to £70 but imposed six paragraphs of excluded conditions, one of which was 'soft tissue injury'. This latter exclusion was serious as it could exclude almost all events that could occur in the body (especially as 'soft tissue' includes blood vessels) and so the health cover

was virtually worthless. The member will not renew with this company again.

**Member3** said that before his diagnosis he had travel insurance with a company called Latitude at a reasonable price and had arranged a future holiday. His diagnosis was made before the holiday was due to start, and he informed the company of the facts. The insurance company withdrew all cover and gave him a refund of premium. He then had insurance rejections from several other companies and was becoming concerned, when a colleague advised him to enquire with AXA. He already had life insurance with AXA and when he asked them about travel insurance, AXA said that they were not interested in any medical conditions, the only requirement was that he considered himself to be fit to travel. The insurance cost £635 for two people with global cover including United States, excluding winter sports. He thought that this was very reasonable and took up the insurance.

Should anyone be interested in cover by AXA, the telephone number to use is 01892 504444.

Another member wanted cover for a visit to Canada for two people. On a price comparison website, the best price for a three week holiday was £2,700. He then found that his Lloyds bank account provided travel insurance cover. There were some exclusions, and there was a monthly charge for the card, but for world wide travel for 12 months there was an additional charge of only £107. The insurer was AXA.

**Member4** explained that the EHIC (European Health Insurance Card, that replaces the now obsolete E111) is free to obtain and for UK residents provides cover in most European countries with the same cover that the locals enjoy, which means

that all, or the majority of treatment is free. You may have to pay a contribution towards your treatment. The EHIC is only valid for treatment offered by state health care schemes in the country being visited. The EHIC is not an alternative to travel insurance, as it does not cover repatriation. The member advised a policy that covers both a man and wife on the same policy, as dealing with just one company will be much simpler in the event of a claim.

The EHIC covers pre-existing conditions but is not valid if you make a trip specifically for the purpose of obtaining some treatment.

When enquiring about travel insurance, Member4 advised against saying that you currently have insurance, as a prospective insurer may ask for details of it. It is preferable to get quotations as a new customer. Member4 researched travel insurance using the internet, and found both AXA and Saga to be good and would cover prostate cancer. Saga may offer travel insurance as part of the holiday package. He found the following sites to be useful:  
[medicaltravelcompared.co.uk](http://medicaltravelcompared.co.uk)  
[Staysure.co.uk](http://Staysure.co.uk)  
[AgeUK.org.uk](http://AgeUK.org.uk)  
[confused.com](http://confused.com)  
[Paytoomuch.com](http://Paytoomuch.com)

The member has previously used American Express Platinum card that offers free travel insurance up to the age of 80, but medical conditions have to be declared. If a family member already has one of these cards, it is possible that you can be added onto a card and then take advantage of the free travel insurance. The member has found that the best insurance for him is via the Nationwide Building Society that offers free world wide travel insurance via their Flex account, up to the age of 75, however £750 has to be paid into the Flex account each month. When the member turned 75 years of age, an additional premium of only £40 was needed to continue the insurance. To cover prostate cancer a further £20 was required, thus providing a very low-cost insurance.

The member is willing to share his research by email with anyone interested (email me at [newseeditorrpsc@yaho.com](mailto:newseeditorrpsc@yaho.com) for the information).

Beverley said that the hospital is always willing to help with any information or

written confirmations or statements that any member needs for the purpose of travel insurance. I am very grateful to Beverley and the hospital staff for making this offer.

### **Editor's extras:**

The EHIC provides for emergency treatment in 31 European countries that are members of the EEA, and are listed in the web page below (note that it also lists 5 European countries in which the EHIC is not valid):

<http://www.nhs.uk/NHSEngland/Healthcare/broad/countryguide/Pages/EEAcountries.aspx>

If receiving emergency treatment, you may have to make a contribution to your treatment, which is unlikely to be recoverable from the NHS.

In most countries treatment is covered by the EHIC in state-provided hospitals. A common pitfall, especially in Spain, is that ambulance staff will often deliberately take foreign patients to private hospitals, where the EHIC does not apply. If you want to have state-provided treatment, you must say so at the time that travel to a hospital or doctor is arranged. If you are going to have private treatment, always check with your travel insurer as to whether you will be covered, and in any case you usually have to inform your insurer before any treatment begins.

There are several insurance companies that specialise in people with cancer, and who usually understand the condition better than the general insurers. Prostate Cancer UK has a fact sheet in this web page:

<http://prostatecanceruk.org/prostate-information/our-publications/publications/travel-and-prostate-cancer>

You can then click and download the fact sheet, or read it at this web page:

<http://prostatecanceruk.org/media/2490946/travel-and-prostate-cancer-fact-sheet-updated.pdf>

Macmillan has some information on travel insurance, and in the following web page

there is a link to an interesting blog page giving information on companies that some respondents have used:

[http://community.macmillan.org.uk/blogs/b/travel\\_insurance6/](http://community.macmillan.org.uk/blogs/b/travel_insurance6/)

On the 23 May 2015 the BBC Radio 4 programme Moneybox featured an article on travel insurance for cancer patients, and an interviewee mentioned the following companies as specialists in cancer:

*Macmillan, Fighting All Cancers Together, Free Spirit, Insurance With, Insure Pink and Boots Travel Insurance.*

Many other insurance companies specialising in cancer conditions can be found using an internet search engine.

The Daily Mail Good Health section on 14th July 2015 replied to a question from a man who had had a prostatectomy and asked whether he should tell the insurer. The answer was of course yes, and the article mentioned that if you fail to tell an insurer of a pre-existing condition, they can invalidate the policy and avoid paying for any claim even if unrelated to the withheld condition.

You can read the full item at this web page: <http://www.dailymail.co.uk/health/article-3159750/ASK-DOCTOR-tell-travel-insurer-op.html>

## **DATES FOR YOUR DIARY**

### **THE AUGUST GROUP MEETING**

On 7th August Jayne Doyle will give us a talk. She is a complementary therapist with a private practice, and will talk about the role of complementary therapies in both the diagnosis and treatment of cancers including prostate.

### **THE SEPTEMBER GROUP MEETING**

On the 4th September there will be a talk by Nikki Hayward. Nikki is a Senior Nurse with Cancer Research UK, in the Research & Engagement unit. She will talk about advances in research, Clinical Trials, and the awareness and prevention of cancer.

## **PAST EVENTS**

The Summer Social took place on the 15th July and was a great success. There was a very good buffet meal provided by the Calcot Hotel staff, and an entertaining quiz and raffle. Many thanks to everyone involved in the arrangements for this event, and in particular to Graham Cook for hosting the event, and to Carmel Howard for arranging the catering.

At the social it was announced that Carmel will now leave the committee, in order to concentrate on her Secretary role in the Bladder Cancer Support Group. Our best wishes go to Carmel for the future, and many thanks to her for her contribution whilst on the RPCSG committee.

**oooOooo**

The 'Race For Life' event took place on Sunday 27 July at the Newbury Showground. The event was a fund raising event for cancer research and treatment, and consisted of three races, whose distances were 1km, 5 km, and 10km. These were all fun events, with many participants in fancy costume. We had an awareness stand at the event that attracted some interest from members of the public.

The day was not quite as enjoyable as expected, on account of the weather! It rained almost continuously throughout the event, but we were fortunate in being able shelter under our gazebo. The daughter of one of members brought along a football speed measuring game, in which for a small cost, the public was invited to kick a football and the speed of the ball was measured and displayed. This proved quite popular but again enthusiasm was dampened somewhat by the weather.

We will certainly consider having a presence at this event next year.

## **RECENT REPORT - A NEW FORM OF BRACHYTHERAPY**

We are probably all familiar with the brachytherapy treatment for prostate cancer. Briefly, it is a treatment that is ideally suited to prostate cancer that is confined or has just begun to break out of the prostate capsule, which is known as prostatic extension. Brachytherapy is a treatment whereby a quantity of radio-active pellets each about the size of a grain of rice, are implanted permanently throughout the prostate where they remain radioactive and killing the cancer cells, for a period of around 4 to 6 months. The quantity of pellets varies, but is usually in the range of 40 to 100. This treatment is available at RBH and many of our members have had this treatment.

There was a recent report in the media of a variant of this treatment, known as High Dose Brachytherapy, which is claimed to have some advantages over the current brachytherapy. This is sometimes known as 'temporary brachytherapy' as the pellets are in place only during the operation and are then withdrawn. High dose pellets are used and are moved to specific places inside the prostate for a calculated length of time.

You can read more about this treatment at this web page:

<http://prostatecanceruk.org/prostate-information/choosing-a-treatment/temporary-brachytherapy>

You can use an internet search to find more information. The following page is quite detailed:

<http://www.cetmc.com/HDRbrachytherapy.html>

## **PCUK RESEARCH**

The PCUK (Prostate Cancer United Kingdom) charity is about to carry out some research on prostate cancer, and this will be a very big project. The theme of the research is '**Life After Prostate Cancer Diagnosis**'

Over the next three years, PCUK intends to involve more than 100,000 men by either sending them a survey in the post, or inviting them for interview. This project will start in England in August 2015, and during 2016 in Scotland, Wales and Northern Ireland.

Men will be chosen by the researchers to participate in the survey - it is not possible to volunteer for it. If you receive an invitation to participate, please take the time to complete a survey accurately and return it to them. The information that they gather should result in better services and support, and better understanding of risks.

You can read more detail of the research at this web page:

<http://prostatecanceruk.org/research/life-after-prostate-cancer-diagnosis>

Steve Parkinson  
Newsletter editor.  
[NewsEditorRPCSG@yahoo.com](mailto:NewsEditorRPCSG@yahoo.com)

### **DISCLAIMER**

*The newsletter does not offer medical advice. Nothing contained in the newsletter is intended to constitute professional advice for medical diagnosis or treatment or to advocate or recommend the purchase of any product or use of any service or guarantee the credentials or appropriateness of any health care provider. Members are strongly advised to consult with an appropriate professional for specific advice tailored to their situation.*

*This newsletter may refer to named providers and their products or services, and such reference expresses no inference upon any aspect of any provider's business, services or products, and expresses no recommendation or preference for any such products or services.*