

Prophylactic surgery eligibility criteria

If your policy number starts with a number (not letters) this is for you.

This eligibility criteria is for Members on Hospital Select, Major Surgical, UniCare Advantage and other Health Plans or group insurance schemes issued by UniMed.

To be eligible 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.

Eligibility criteria for prophylactic mastectomy

If the Member meets one of the criteria below which we deem to place them in a possible high-risk status, UniMed will assess cover for a prophylactic mastectomy.

1. The Member meets one of the below criteria (a, b or c) 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:
 - a) The Member meets the potentially high-risk criteria of ovarian cancer; see the eligibility criteria for a prophylactic bilateral salpingo-oophorectomy on page 2.
 - b) 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.
 - c) 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; in which case the unaffected breast would be considered high risk status.
3. The Member has been diagnosed with the BRCA1 or BRCA2 gene variation.

Confirmation of the above histology, genetic report and/or diagnoses by the Member's specialist will need to be provided for assessment.

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

Eligibility criteria for prophylactic bilateral salpingo-oophorectomy

Cover will be assessed 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:

1. The Member is at high risk of breast or ovarian cancer due to a gene variant e.g. BRCA1 or BRCA2
2. The Member has had one first-degree or second-degree relative diagnosed with epithelial ovarian cancer in a family of Ashkenazi Jewish ancestry.
3. 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.
4. 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.
5. 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.

Definitions

- **First-degree relative** means a parent, sibling or child.
- **Second-degree relative** means an aunt, uncle, niece, nephew or grandparent.
- **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 seeks to reduce or prevent the risk of an illness, disease or medical condition from developing in the future.