The Exeter
Health & Life insurance



Beth

> **“My health insurance has made a huge difference to me and my family.”**

Finding a lump in her breast, Beth, a project manager and busy mum of two, went to her local GP surgery to get checked over.

She was told the lump needed further examination, but there was a three to four-week wait for an appointment. Deciding she didn’t want to wait that long; Beth accessed her health insurance policy with The Exeter and made an appointment with a clinician for the following week.

Initial examination and diagnosis

During her initial appointment, Beth underwent a physical examination followed by a mammogram, ultrasound scan and a biopsy. At this stage, the clinicians were 90% certain the lump was cancerous but was treatable.
A week later, Beth received confirmation that she had an aggressive form of breast cancer. At this stage, her treatment plan was a course of chemotherapy and surgery followed by radiotherapy.

Further bad news

Following her initial consultation, Beth was sent for a computerised tomography (CT) scan, which revealed her cancer had spread.

“The scan showed cancer had spread to numerous bones in my lower back, pelvis, ribs, sternum, to my liver and lungs. The spread throughout my body meant the cancer was now classed as Stage 4 Breast Cancer and I was told I would need palliative care from that point on.”

Treatment and side effect

Beth soon started her treatment which included a six-cycle course of chemotherapy, something she describes as “brutal.”

“Chemotherapy made everything ache, made me feel sick, and changed my appetite. The biggest challenge, however, was fatigue. I was beyond exhausted. I still suffer from fatigue and nausea and plan my time so that I’m not doing too much and have time to rest to get through the day.

I'm also on hormone suppression drugs which have thrown me into chemical menopause. Despite everything, the main thing is I'm still here and able to interact with my children and see them grow."

The value of health insurance

"Since my diagnosis, I have received fast and exceptionally good care through my insurance. I have had the same oncologist throughout, which has made life a lot easier, and it's taken care of all the scans I have needed. It's also provided my chemotherapy sessions and ongoing treatment, which has largely been home-based.

I also have contact details for a cancer nurse specialist and a dedicated point of contact for questions regarding my claim. This means I can speak to someone who knows my case, so I don't have to explain things every time I call."

Making time for those that matter

"My health insurance has made a huge difference to me and my family. Before my diagnosis, life was busy. It's only now I realise how much I took for granted. Having some of my chemotherapy at home meant I could spend more time with my children, which, when you know your time is limited, means the absolute world."

To find out more about health insurance from The Exeter visit: **www.the-exeter.com**

Please note that the member's identity has been anonymised at their request.

The legal blurb
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