The Guide for Children and Adolescents with Cancer

What rights are children with cancer entitled to at Clalit?
What rights are they entitled to from the state?
What services are available for them at Clalit?
How to deal with side-effects of the disease and treatments?
Here's a guide.

Your Opinion Matters to Us

In this section, we've concentrated most of the information you may need in the course of the disease and your recovery.

As we are an organization constantly improving our standard of service, it's important for us to get feedback from you about this kit, which is published as part of "Clalit For Your Information - Because You Deserve It". Let us know which chapters you found helpful, what you found interesting, if there are topics you were looking for and couldn't find in this material, etc.

Please send your comments to: clalit4u@clalit.org.il

Introduction

Cancer is a comprehensive term for a group of diseases characterized by the fast and unregulated reproduction of cells in the body. The main differences between the various types of cancer are the organ in which the tumor develops and the types of cells it is composed of.

Cancer diseases in children are relatively rare. Their prevalence is very low compared to the prevalence of cancerous tumors among adults. In Israel, there are 400-500 new pediatric (childhood) or adolescent cancer patients diagnosed every year. Data published by the Ministry of Health in February

of 2014 show that the most common tumors in childhood are brain tumors, leukemia, non-Hodgkin's Lymphoma, Hodgkin's Lymphoma, and bone cancer. Other malignancies typical among children, although less prevalent, are kidney cancer, soft tissue cancer, melanoma (skin cancer), eye neoplasm, cancer of the thyroid gland, and testicular and ovarian cancer.

Most children with cancer are cured from the disease, and recovery rates have been continually increasing over the years thanks to innovative treatments and accumulated medical knowledge.

At Clalit, we feel it is our duty and privilege to stand beside you in your moments of difficulty and help you in any way we can. We know that during your child's illness and recovery you will have many questions and will require a lot of information on various topics. For this purpose, we are providing you with comprehensive, in-depth information on various issues, including relevant information on what you are entitled to receive. We're with you in your moments need.

Health Basket Rights

Clalit patients who have become ill with cancer are entitled to choose the public medical institution at which to receive treatment. For additional details regarding how to exercise this right, contact your main clinic or Clalit's customer service center at *2700 from any phone.

Refunds

In order to receive a refund on expenses, you must present the relevant medical documents, as specified in each section. In addition, you must attach an original tax invoice or receipt.

Accommodation

A child in need of radiation therapy and/or chemotherapy in an ambulatory (out-patient) clinic in a public hospital, who lives 30 km or more away from the place of treatment, is entitled to a refund of accommodation expenses at a hotel at a rate of 70% of the actual expense and no more than the refund rate. To get a refund, you must present a medical letter from the oncological institute and approval from the Clalit (?) district medical director.

No refund is given for travel expenses on days for which accommodation expenses were paid, aside from the travel expense on the first day to receive the treatment and on the last day, when returning back home.

Accompanying Persons

Accompanying persons are entitled to get a refund from Clalit for accommodation expenses at the hotel. The refund is granted if the oncological institute confirms the necessity of the accompanying person and if approval is obtained from the district medical director. The refund rate is 50% of the actual expense incurred by the patient and no more than the refund rate.

Staying at a Residence that Has an Arrangement with Clalit

If a child requires radiation therapy and/or chemotherapy in a public hospital and lives 30 km or more away from the place of treatment, and if near that place of treatment there is a residence that has an arrangement with Clalit, the child will receive - with the approval of the district medical director - a voucher for staying at the residence

If the said residence is closed, the child will receive a refund for travel expenses on the weekends to his home and back, provided the district has

not issued a voucher for the days when the patient is actually staying at home.

Public Transportation or Private Car

- Patients who travel by public transportation or private car to receive
 treatments in an ambulatory (out-patient) clinic or for elective
 hospitalization for radiation therapy and/or chemotherapy are entitled
 to a 100% refund for the trips back and forth, according to the public
 transportation rates (including children up to the age of 5 who are
 exempt from paying for public transportation). To receive the refund, you
 must present confirmation from the oncological institute stating the dates
 of treatment.
- A patient who has undergone a bone marrow transplant and is transported from his home to the hospital (and back home) to receive treatments related to the transplant (including children up to age 5 who are exempt from paying for public transportation) - is entitled to a refund up to six months from the date of the surgery. The refund is 100% of the public transportation fare. To receive the refund, you must present confirmation from the oncological institute stating the treatment dates, and a statement by the patient.
- Patients traveling by train to receive oncological treatments will get a
 refund at a rate of 100% of the train fare. To receive the refund, you
 must present confirmation from the oncological institute stating the
 treatment dates, as well as the train tickets. The date on the train tickets
 must match the treatment dates.

Transportation for an Accompanying Person by Public Transportation or Private Car

In the following cases, travel by public transportation or private car will be refunded to those persons accompanying a patient who's traveling to receive treatment in an ambulatory/out-patient clinic or as part of elective hospitalization (pre scheduled), subject to the approval of the Clalit district medical director or someone on his behalf confirming that the accompaniment is indeed necessary:

- Accompaniment for a patient traveling from his home to the hospital or the oncological institute to receive chemotherapy and/or radiation therapy. The accompaniment includes the trip back from the place of treatment to the patient's home.
- Accompaniment for a patient after a bone marrow transplant traveling from his home to the hospital to receive treatments related to the transplant. The accompaniment includes the trip back from the place of treatment to the patient's home.
- The refund rate is 50% of the actual expense of the accompanying person, according to the public transportation fares.
- If the accompanying person travels by train, they will receive a 50% refund based on the train fares. To receive the refund, you must present confirmation from the oncological institute stating the treatment dates. In addition, you must present the train tickets. The date on the train tickets must match the treatment dates.

Transportation by taxi or ambulance

In the following situations a refund for travel expenses will be given to patients receiving treatment in an ambulatory/outp-patient clinic or as part of elective hospitalization:

- An oncological patient traveling from their home to the hospital or institute to receive radiation therapy and/or chemotherapy. The refund is also given for the trip back home after receiving the treatment.
- 2. A person who has undergone a bone marrow transplant and is transported from their home to the hospital for the purpose of receiving treatments related to the transplant. The refund is also given for the trip back home after receiving the treatment. The refund is given up to six months from the date of the transplant.

A. Refund for an ambulance transportation (according to Magan David Adom's rates) to

receive treatment as part of elective hospitalization:

- A refund of 100% for an ambulance transportation from the patient's home to the hospital- if approved in advance by the Clalit district medical director.
- A refund of 50% for an ambulance transportation from the hospital back to the patient's home- if approved by the clinic's director.
- B. Refund for a taxi ride to the treatment as part of elective hospitalization: a refund of 50% of the actual expense of a taxi ride from the patient's home to the hospital and back, if approved by the clinic's director.
- C. Refund for a taxi ride or ambulance transportation (based on Magan David Adom's rates) for treatment in an ambulatory framework: a refund of 50% of the actual expense of a taxi ride or ambulance transportation from the patient's home to the hospital and back, if the approved by the clinic's director.

To get a refund as specified in sections "a–c" above, you must also attach an original tax invoice or receipt, and confirmation from the oncological institute stating the treatment dates.

A transportation in a private ambulance (not Magan David Adom) will only be approved for private ambulances operating with the approval and under the supervision of the Ministry of Health.

Wigs

A child undergoing chemotherapy or radiation therapy is entitled to a refund on the purchase of a wig. The patient's name must be noted on the original tax invoice or receipt. The granted refund at a rate of 33% of the actual expense, but no more than the refund rate.

Refund for Dental Treatments before Chemotherapy or Radiation Therapy

This is a preservative and restorative resin-based treatment given to oncological patients before they undergo chemotherapy or radiation therapy. The treatment is given from the diagnosis date of the oncological disease, until the beginning of the chemotherapy or radiation therapy.

- The preservative treatments include x-rays, extractions, fillings and tartar removal.
- The restorative treatments include dentures and temporary resin crowns.
- The restorative treatment does not include porcelain crowns.
- The treatments are provided at Clalit Smile clinics at a 50% discount from Clalit Smile's price list for treatments included in the basket.
- If a patient receives dental treatment privately, they are entitled to a 50% refund of the expense based on Clalit Smile's rates.
- If a patient receives dental treatments at a public hospital, they are entitled to a 50% refund of the actual expense and no more than the Ministry of Health rates.

 To receive the refund, you must contact your main clinic with the following documents: a summary of the disease, the dental treatment plan, confirmation from a Clalit certified doctor, and an original tax invoice or receipt.

Dental Treatment after Chemotherapy or Radiation Therapy

- This is a preservative and restorative resin-based treatment given to oncological patients after chemotherapy or radiation therapy.
- The preservative treatments include x-rays, extractions, fillings and tartar removal.
- The restorative treatments include dentures and temporary resin crowns.
- The restorative treatment does not include porcelain crowns.
- A refund of 100% is given based on Clalit Smile's rates.
- Treatments included in the basket are given free of charge at Clalit
 Smile clinics (treatments that are not included entail a charge).
- If a patient receives dental treatment privately, they are entitled to a refund of the actual expense, but no more than Clalit Smile's rates.
- A patient who receives dental treatment at a public hospital is entitled to a refund of the actual expense but no more than the Ministry of Health rates.

The following situations entitle patients to a refund for dental treatments:

- Patients after chemotherapy or radiation therapy are entitled to restorative and preservative resin-based treatments up to two years from the end of the therapy.
- 1. Patients who have undergone radiation therapy in the neck and head area are entitled to preservative and restorative resin-based treatments with no time limit from the end of the treatments.
- 2. Patients who have had a tumor removed from the jaw area are entitled to restorative and preservative resin-based treatments, including dentures.

Services and Treatments

Genetic Oncological Counseling

The purpose is to discover the mutation causing hereditary cancer syndrome that can significantly impact the possibility of prevention and/or early detection of cancer in a person who is being tested and their family. The service is given with the approval of the Clalit district medical director or the approval of someone acting on his or her behalf.

The KRAS and NRAS Mutations

This is a molecular test for detecting the KRAS gene and the NRAS gene given to patients with colorectal cancer who are candidates for third line therapy with Cetuximab. The director of the oncological institute treating the colorectal cancer patient is the person who recommends that the test beconducted.

The Oncotype DX Colon Test

The Oncotype DX colon test provides the doctor and patient with a tool for planning the medication protocol for patients with stage two colorectal cancer. The director of the oncological institute treating the colorectal cancer patient needs to recommend that the test be conducted. The head of the Medical Department at the Clalit Community Division needs to approve the test.

Flexible Diagnostic Colonoscopy for Patients at Risk of Colorectal Cancer

- Insured members who have a first-degree relative with colorectal cancer are entitled to receive the service once every 5 years from the age of 40, or when they are 10 years younger than the age of the youngest patient in the family, the earlier of the two.
- Insured members suspected of having familial adenomatous polyposis are entitled to receive the service once a year from the age of 18 and onward.
- Insured members suspected of having hereditary non-polyposis colorectal cancer syndrome and who have had a genetic mutation detected are entitled to receive the service once every 5 years.

Dietitian

Dietary treatment stemming from a medical issue requires a doctor's referral. In cases where the medical condition demands it, a referral can be obtained from the family doctor or a consultant doctor. The dietary treatment is included in the basket of services, and oncological patients are exempt from a co-payment.

Patients are entitled to up to 14 treatments a year, in the following cases:

- 1. During intensive chemotherapy or radiotherapy therapy.
- 2. Without chemotherapy or radiotherapy treatment, when the BMI is under 22.

After receiving a referral to see a dietitian, contact the clinic or call the customer service center at *2700 from any phone to set up a diagnostic session.

Hospice - Free of Charge

The service is given to terminal patients who are entitled to hospitalization in recognized hospice institutions, in situations that have been deemed to require terminal palliative care. The service is given based on a referral from the attending doctor, at no charge or deductible.