

Private Medical Insurance

Healthcover4life

Important changes to your cover

April 2022

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We regularly review our plans and often update them to improve your cover or to make your cover clearer. This leaflet tells you about the more significant changes we've made.

We recommend that you read these changes carefully alongside your new Membership Handbook, which contains the full terms of your cover. Please note that you might see some other wording changes in your Membership Handbook, but these don't affect your cover.

If you'd like to talk to us about anything in this leaflet, please call 01923 770 000 or email support@thephc.co.uk.

Your cancer cover

We want to make sure our members get the best support available to them at every stage of their cancer journey. We've extended our cover for bone strengthening drugs so they'll be available all the time they're being used within the terms of their license, or when their use is recommended by NICE.

There are a number of choices available to members after they've had surgery for breast cancer. If you choose to have a reconstruction, we'll cover a further operation on the other breast to improve symmetry, as long as it happens within two years of your reconstruction. And if you choose not to have a reconstruction, we'll also pay for one further operation to the other breast to improve symmetry.

Cover for new treatments

There is a developing group of medicines and treatments known as Advanced Therapeutic Medicinal Products (ATMPs). These are often very expensive treatments and to provide cover for all of them under our plans wouldn't offer good value for our members.

We cover certain approved ATMPs under our plans, which are shown on a list on our website axahealth.co.uk/atmps or can be confirmed by calling us.

All newly approved ATMPs will be reviewed by our medical team. The list of ATMPs that we cover is subject to change so you should always check with us before you start any treatment.



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We may record and/or monitor calls for quality assurance, training and as a record of our conversation.