




Plan 1

Corporate HealthCover4life Plans

In-patient and day-patient	Benefits	Notes
Nursing and accommodation Operating theatre/recovery room Prescribed medicines and drugs Diagnostic procedures Consultations Specialist physicians' fees Physiotherapy	Paid in full	Fees are paid in full within a private hospital or day-patient unit listed in the Directory of Hospitals. <i>Please see the Membership Handbook for full details.</i>
Out of directory cash benefit	£50 a night for in-patient treatment £50 a day for day-patient treatment	Payable if you receive private in-patient / day-patient treatment at a hospital or day-patient unit not listed in the Directory of Hospitals.
Physicians, surgeons' and anaesthetists' fees	Paid in full	Fees are paid in full when charges are up to the level within our published schedule of procedures and fees. <i>Please see the Membership Handbook for full details.</i>
Private hospital and day-patient unit fees for psychiatric treatment	Up to 45 days	Benefit is per person per year.
Hotel accommodation for one close relative or friend while a member is in hospital	Up to £100 per night up to £500 per year	Fees paid for the cost of one close relative or friend. The member must be having treatment covered by the plan and the purpose of the hotel stay must be to provide support to the member.
Accommodation for one parent while their child is in hospital	Paid in full	Covers the cost of one parent staying in hospital with their child, paid in full. The child must be covered by your membership and having treatment covered by it.
Out-patient - Section 1		
CT, MRI and PET scans on specialist referral	Paid in full	Fees are paid in full if you use a scanning centre listed in the Directory of Hospitals. <i>Please see the Membership Handbook for full details.</i>
Active treatment of cancer including radiotherapy and chemotherapy		Includes consultations with your cancer treating specialist and diagnostic tests ordered by your cancer treating specialist.
Out-patient surgical procedures	No yearly limit	
Out-patient - Section 2		
Specialist consultations and practitioner fees	No yearly limit	This includes remote consultations by telephone or via a video link instead of you going to an out-patient clinic. This benefit does not include specialist consultations or practitioner fees for psychiatric illness.
Diagnostic tests	No yearly limit	
Psychiatric services including consultations		This includes remote consultations by telephone or via a video link instead of you going to an out-patient clinic.

This is only a summary of the benefits provided. Please see the Company HealthCover4life Handbook for full details.

Out-patient - Section 2 (continued)	Benefits	Notes
Physiotherapy	Up to an overall maximum of 20 sessions per policy year	We will pay for Physiotherapy treatments when referred by your GP or our Working Body Team. Further sessions are available when your specialist refers you.
Therapist and Acupuncturist treatments	Up to an overall maximum of 20 sessions per policy year	We will pay Osteopath, Chiropractor & Acupuncturist treatments in any combination under referral by your GP or our Working Body team. Further sessions are available when your specialist refers you.
Additional benefits		
Home nursing following in-patient or day patient treatment	No yearly limit	We will pay for the fees for a qualified nurse when: nursing is provided under direction of the treating the specialist for medical reasons; and it immediately follows inpatient or day-patient treatment.
Private ambulance between medical facilities	Paid in full	When medically necessary to transfer you between facilities when receiving in-patient or day-patient treatment.
NHS cash benefit	£200 a night	Up to a maximum of £6,000 . Benefit is per person per year.
NHS day care benefit	£150 per claim	
Chemotherapy for cancer or antibiotics by IV drip at home	No yearly limit	The cost of a nurse to administer intravenous chemotherapy or intravenous antibiotics at home. <i>Please see the Membership Handbook for full details.</i>
Radiotherapy and chemotherapy cash benefit	£50 per day	Up to a maximum of £2,000 . Benefit is per person per year.
Hospice cash benefit	£75 per day	We will pay this when you are at the terminal stage of cancer. Payable up to a maximum of 15 days for the lifetime of your membership.
Hospice donation	£75 per day	We will pay a charitable donation to a hospice providing care in the terminal stage of cancer Payable for a maximum of 15 days for the lifetime of your membership
Provision of external prostheses	Up to £5,000 for the lifetime of your membership	
The cost of wigs or other temporary head coverings or external prostheses	Up to £400 for wigs or head coverings and up to £5,000 for prostheses, per person per year	Needed because of cancer whilst you are having treatment to kill cancer cells
Childbirth benefit	£200 per birth	There is a qualification period of 10 months for this benefit.
Recuperative care	Up to £500 per person a year ¹	This is to cover the services of i) a nurse for secondary nursing care; or ii) a care assistant for personal care services. <i>Please see the Membership Handbook for full details.</i>
Health Support		

¹ Subject to appointment availability & the DCA fair use policy.

Additional benefits

Counselling and Support Service	✓	Only available to members aged 16 years or over.
Working Body	✓	Only available if you are over the age of 18.
Stronger Minds	✓	Available on Plan 1, not available on option A. Only available if you are over the age of 18.
AXA Doctor at Hand ¹	✓	Unlimited video or telephone consultations through the AXA Doctor at Hand service, an online, private GP.

Plan Options

PHC Plus

Out of hospital network	Paid up to the normal daily rates published and charged for a private hospital or day-patient unit not listed in the Directory of Hospitals.
Specialist fees	We will pay eligible treatment charges in full when they are made by a specialist or anaesthetist who is recognised.
Routine out-patient management of specified chronic conditions	We will pay for out-patient routine follow-up consultations and associated diagnostic tests with a specialist for the purpose of monitoring the on-going control of a specified chronic condition. Specified chronic conditions are: angina, asthma, diabetes, epilepsy, heart valve problems, high blood pressure, glaucoma, osteoarthritis, rheumatoid arthritis, thyroid problems and ulcerative colitis.
Fees for visits to a private GP for consultations and minor GP surgery	Fees for visits for a private GP for consultations and GP minor surgery. Up to £500 per person per year.

Option A

Removal of all psychiatric benefit	
------------------------------------	--

Excess options

£100	£150	£250	£500	£1,000	£2,500
------	------	------	------	--------	--------

The Permanent Health Company Limited

PHC is a trading name of The Permanent Health Company Limited which is authorised and regulated by the Financial Conduct Authority under reference 310293.

Registered office: 20 Gracechurch Street, London EC3V 0BG.

Registered in England and Wales No. 2933772. Write to us at The PHC, 32 Church Street, Rickmansworth, Hertfordshire, WD3 1DJ. T. 01923 770 000.

The Permanent Health Company Limited is a wholly owned subsidiary of AXA PPP healthcare Group Limited and part of the global AXA group. AXA PPP healthcare Limited trading as AXA Health is the underwriter of PHC medical insurance policies. Registered office: 20 Gracechurch Street, London EC3V 0BG and registered in England and Wales No. 3148119.

AXA PPP healthcare Limited trading as AXA Health is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference 202947.

Calls may be recorded and/or monitored for quality assurance, training and as a record of our conversation.