


Plan 4

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 eligible 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>
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 to stay near to the private hospital where a member is having treatment. 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. 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	Two consultations a year	This benefit does not include specialist consultations or practitioner fees for psychiatric illness.
Diagnostic tests	No yearly limit	

The next two benefits in Section 2 have a combined overall limit of up to **£500** per person per policy year

Physiotherapy	Up to an overall maximum of 10 sessions per policy year	We will pay for physiotherapy treatment when referred by your GP or our muscles, bones and joints service. Further sessions are available when your specialist refers you.
Therapist and acupuncturist treatment	Up to an overall maximum of 10 sessions per policy year	We will pay for osteopath, chiropractor & acupuncturist treatment in any combination when referred by your GP or our muscles, bones and joints service. Further sessions are available when your specialist refers you.

Additional benefits		
NHS cash benefit	£100 a night	Up to a maximum of £2,000 . Benefit is per person per policy year. We pay this when we would have covered your treatment if you had had it privately.
NHS day-patient benefit	£50 per claim	We pay this when we would have covered your treatment if you had had it privately.
24/7 health support line		
Counselling and support service		Only available to members aged 16 years and over.
Muscles, bones and joints service		Only available to members aged 18 years and over.
AXA Doctor at Hand, powered by Doctor Care Anywhere ¹		Video or telephone consultations through the AXA Doctor at Hand service.

¹ Subject to an appointment availability and the Doctor Care Anywhere fair use policy.

Excess options (payable per person, per policy year)			
£0	£100	£250	£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, Building 2, First Floor, Croxley Park, Watford, Hertfordshire, WD18 8YA. 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. Company HealthCover4life Plan 4 benefits table PB114373/04.25