

For Intermediary Information



PHC product update

April 2025



Introduction

Welcome to our April 2025 product update.

This edition of the PHC product update covers all the updates you need to know about when they come in to effect from 1 April 2025.

Our services continue to evolve, incorporating progress in technology and innovation in access to care and to meet the needs of the market. To better reflect these changes, and help our members understand how these developments influence the way we deliver our services, we've updated some of the wording in our policy documents. We've also clarified the wording for some of our established services, so members can continue to be confident in the terms and conditions of their cover.

Thank you for demonstrating the value of private healthcare to your clients, and for your continued business with PHC.

The aim of this update is to ensure that you have the information you need to advise and support your clients. If you have any queries or require more information about any of the changes in this update, please speak to your PHC relationship manager.

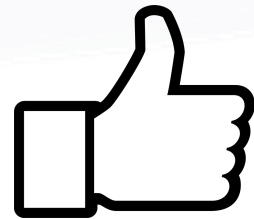
Best regards,
Steve Bettridge
Managing Director

Update Types

Policy Wording

Update Types

This key indicates the kinds of changes we've made. Be sure to check the 'Products affected' field to see if a change is relevant to the products you offer.



Improved

We've improved our members' experience, access to our support and services, or the value offered by our plans.



Clearer

We've made something easier to understand so it's not open to ambiguity or misrepresentation.



Fairer

We've updated a product to reflect advances in medicine and treatment.



**Legal &
Regulatory**

We've updated something to reflect changes in the law, regulations or guidelines.



Service

We've changed something about the service we provide, or we've added or removed a service.

Policy wording updates



Clearer

Making our policy wording clearer

We want to make sure that the way we explain our products is clear. This review we have made a number of small changes to policy wording to make sure it's easy to understand and not open to ambiguity for our members.

Change:	We've clarified our stance on urgent care
Update type:	Clearer
Our products cover treatment provided by a specialist following a GP referral. We've clarified our policy wording to make it clear that cover isn't available for treatment carried out at Urgent Care Centres, or for specialist treatment following a referral from an Urgent Care Centre.	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've clarified our stance on advanced therapies
Update type:	Clearer
Our policy terms specifically exclude therapeutic vaccines and most Advanced Therapy Medicinal Products (ATMPs). We've updated our policy terms to make it clearer that, generally, treatments characterised by manipulation of genetic material are excluded from cover.	
Where are we telling members about this?	Handbooks, Important Changes Leaflet (ICL)

Policy wording updates



Clearer

Change:	We've clarified our stance on cancer follow-ups
Update type:	Clearer
We've updated our policy wording to emphasise that following cancer treatment, we'll only continue to pay for follow-up consultations and reviews if they're appropriate for the condition.	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've refined our wording for AXA Doctor at Hand
Update type:	Clearer
The AXA Doctor at Hand service is subject to a fair use clause. To better reflect this, we've updated our literature to remove references to 'unlimited' consultations. We've also made clear that treatment eligibility rules still apply where a member has been referred by AXA Doctor at Hand, just as they would with any other GP referral.	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've clarified what we mean by 'remote consultation'
Update type:	Clearer
<p>We've developed our online out-patient services to offer greater flexibility for members. We need to clarify that the term 'remote consultation' covers not only appointments by telephone or a video link, but also services where the member completes an assessment form ahead of time for subsequent review by a specialist. This is important because a member's excess and out-patient limit will be affected, where applicable.</p>	
Where are we telling members about this?	Handbooks, Important Changes Leaflet (ICL)

**If you'd like to know more about any of the changes in this update,
please contact your PHC relationship manager.**

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