

Important changes to your cover

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.

Health coaching

A new benefit has been added which is available both during active treatment of cancer and in the two years following your last surgery, chemotherapy or radiotherapy.

This is cover for six months per year for health coaching. This coaching is to enable you to make the appropriate health and lifestyle choices. It can support with nutrition, diet, mindfulness or general help, all with the aim to get you back to everyday life. This is available with an AXA Health Coach via an app on your smart device.

This benefit is available whether you're having treatment of cancer funded by us or on the NHS, so long as the plan would have covered the treatment.

Advanced therapies

As new treatments develop, we want to be sure we continue to provide good value cover to all our members. We are seeing advances in medicines involving the modification of genetic material in their production and these treatments are often very expensive. To make sure that our members get a good balance between affordability of cover and medical benefit all newly approved advanced therapies will be reviewed by our medical team.

These advanced therapies include advanced therapeutic medicinal products (ATMPs), gene and cell therapy and therapeutic vaccines which work in the same way as a traditional vaccine but they don't prevent the disease, instead they are designed to be used alongside other treatments for medical conditions.

We will only cover certain approved advanced therapies under our plans, so you should check with us before you start any treatment.

Outpatient specialist consultations

As part of any cover you have for outpatient specialist consultations, we now include an initial online case assessment if you use one of the online outpatient services available to our members. We'll take this treatment as one consultation and pay the claim from any limits you have for outpatient specialist consultations or outpatient treatment. If you have an excess, this will apply and it will affect your no claims discount, if you have one. Full details of your cover can be found in your handbook and membership documents.



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Write to us at: PHC, Building 2, First Floor, Croxley Park, Watford, Hertfordshire WD18 8YA.

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