
Group Payroll Deduct

Employee health - our priority



YOUR PARTNER IN HEALTHCARE COVER

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Unlocking the benefits of Group Payroll Deduct Private Medical Insurance

Working in harmony with a company-funded scheme, a group payroll deduct healthcare scheme is aimed at employees who are not eligible for company-paid cover. These schemes allow employees to select benefits using their existing flex platform. Their employer then manages deductions from the staff payroll which contribute to the scheme. This arrangement allows the whole workforce to have access to private healthcare cover at no additional cost to the company.

With a Group Payroll Deduct Private Medical Insurance (GPD PMI) plan from PHC, whether it's wanting quick access to diagnosis and eligible treatment, mental health support or speedy physiotherapy access, we've got the cover needed, at a budget to suit employees. We've also built an array of health and wellbeing benefits to support members to live life well, alongside those to help when things don't go to plan. We're here to give them peace of mind by taking care of them every day and when they need us most.

With a group payroll deduct arrangement, members can benefit from the savings associated with being part of a group contract of insurance, and the premium will be automatically deducted from their salary each month.

Benefits of GPD PMI

When joining the company scheme, this will unlock an array of fantastic benefits. From the core private medical insurance one can normally expect, plus a whole lot more to help members and their loved ones to live life well. Below are some of the key highlights:

Benefits of GPD PMI to employers:

- **Save money** - provide a healthcare plan at no cost to the organisation.
- **Save time** - any employee covered will be able to find appointments and support around their work schedule.
- **Reduce absenteeism** - access to private healthcare can help speed up the time it takes to get seen and treated.
- **Attract and retain top talent** by enriching employee benefits packages with healthcare.

Benefits of GPD PMI to employees:

- **Affordability and flexibility** - a choice of plans for all budgets.
- **Prompt access** to help get back to health and work quickly.
- **Medical expertise** provided through access to medical professionals, who are on hand to answer any health queries a member may have.
- **NHS challenges** - PMI allows for shorter waiting times, as well as access to a private room in private or NHS hospitals.

GPD HealthCover4life plans

Four plans available

HealthCover4life Plan 1, 2, 3, and 4 - all plans benefit from core cover. This includes access to private specialists, diagnostics, hospitals and eligible treatment, when needed, quickly.

Excess

There is a mandatory excess of £100pp, per policy year on all plans.

Extend cover

The option to add partners, and children up to the age of 25.

Underwriting

Moratorium underwritten plans are designed to cover necessary treatment of new medical conditions that arise after joining the plan.

With moratorium underwriting, there is no cover for treatment of any conditions the member has had in the five years before joining. This includes symptoms of a condition that hasn't been diagnosed. Once trouble-free from that condition for at least two years in a row after joining, eligible treatment for those conditions can start to be covered.



PHC's health and wellbeing services

At PHC, we want to help members to live a healthy and productive life. Our private medical insurance plans include a range of health and wellbeing services designed to support members and their families to live life well, alongside those to help when things don't go to plan.

AXA Doctor at Hand

Unlimited 24/7 access to qualified GPs or Advanced Nurse Practitioners (ANPs). Including prescription delivery.

Specialist Appointment Booking service

Available to guide and support members with an open referral to the right treatment, at the right time, with the right specialist.

Muscle, Bone and Joint Support service

Fast online or telephone access to expert physiotherapy services without the need to see a GP first. Available to over 18s and subject to underwriting and terms and conditions.

Mental Health Assessments and Support service

Telephone access to expert counsellors and psychiatric services without the need to see a GP first. (Dependent on the plan). Available to over 18s and subject to underwriting and terms and conditions.

Health Support

Access to medical teams, including nurses and a wide variety of health professionals, who can answer the questions members wish to ask.

Health Assessments

Assessments to make it easy to see where to focus health improvement. With 25% off on a range of Nuffield Health or Circle Health Group Assessments.

Cancer Pathways

Early intervention for breast, skin, and prostate conditions. Available to over 18s and subject to underwriting and terms and conditions.

Counselling and Support service

Encouraging mental wellness through online and telephone support, available 24/7, 365 days a year. Available to over 16s.

Second Opinion Service

Giving members peace of mind and reassurance when needed most. Designed to make sure there is complete confidence with a specialist's recommendation(s).

Fitness Offers

Providing members' flexibility to look after their health and wellbeing that suits them best. Up to 40% off Hush and Nuffield Health membership.

Long COVID Care

Access to a multi-disciplinary team of experts for clinically appropriate care and support.



For more information about PHC healthcare cover or if you'd like to know more about the support that PHC can provide, please contact your PHC Relationship Manager or email us at sales@thephc.co.uk.