

**Helping your  
business  
achieve more**

**PHC - An expert in healthcare cover**

# Welcome to PHC

## Your healthcare cover partner

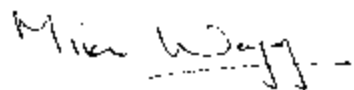
For over 25 years, PHC have become an established provider of tailored and flexible private healthcare solutions. The business was acquired by AXA Health in 2015 and we work closely with our selected intermediary partners to ensure our presence as a complementary brand to AXA Health continues to thrive.

Health and wellbeing is core to our proposition and at PHC we pride ourselves on providing direct access to decision makers at a critical time to ensure members return back to health and work as quickly as possible. Our first-class service proposition is underpinned by personal contact from our team based in Rickmansworth, Hertfordshire – often considered a rare commodity in our ever-changing world.

We're here to give our members peace of mind by taking care of them every day and when they need us most.

Whether they want quick access to diagnosis and treatment, mental health support or speedy physiotherapy access, we've got the cover needed, at a budget to suit.

Throughout this brochure we hope to give you a feel for what sets PHC apart and how we can help your business achieve more.



Mike Wagg, Sales Director



Over 30,000 members and dependants take comfort in knowing their health is covered with PHC.



We're owned by one of the UK's leading private healthcare insurers, AXA Health and are part of the global AXA Group. So you can be assured that we're underpinned by financial strength and security of one of the world's leading insurers, to be there when you need us.



## Contents:

- Discover HealthCover4life
- Making a claim
- Supporting members to live life well
- Giving members direct access to professionals in their field
- Things you should know
- What you can expect from us

# Our healthcare plans

## Discover HealthCover4life

**No two businesses are the same and nor are their needs. That's why we've put flexibility at the heart of our private healthcare plans.**

We've designed a range of four plans, all benefiting from core cover. They provide access to eligible private specialists, diagnostics, hospitals and treatment when needed quickly.

To keep things simple, we've called them HealthCover4life Plans 1, 2, 3 and 4.

To provide you with more control we give you even more choice. Once you've chosen from the four levels of cover, you can select additional options.

### Reduce your costs:



#### **Option a:**

(Available on Plans 1, 2 and 3 only)

- Remove all benefits for psychiatric treatment.



#### **Excess:**

- Choose from a variety of excesses to help reduce your annual subscription.



#### **Specified Hospital List:**

- Select the Specified Hospital Directory, offering access to a reduced number of carefully selected private hospitals across the UK. (To select this, everyone on the plan must have it).

### Enhance your cover:



#### **PHC Plus (Available on Plans 1 and 2 only):**

- Access to hospitals outside of the standard Directory of Hospitals.
- £500 towards fees for visits to a private GP outside of our AXA Doctor at Hand service.
- We'll pay all surgeon & anaesthetist's fees in full where recognised by us.
- Cover for the out-patient monitoring of specified chronic conditions, including follow-up consultations with a specialist.



#### **London Upgrade:**

- Expand members hospital access across the capital.

# PHC Plus

## An optional upgrade

**Plans 1 and 2 give you the option to enhance cover for members further.**

In summary, members can benefit from:



### **Accessing hospitals outside of the standard Directory of Hospitals**

Our Directory of Hospitals has extensive UK coverage, but with Plus, should your members choose to visit a UK hospital not in the directory we'll pay up to the normal daily rates published. Our claims team will happily inform members of these rates when a member registers a claim.



### **Surgeon and anaesthetist's fees paid in full**

We'll pay all eligible recognised surgeon and anaesthetist's fees in full, regardless of the amount listed in our published schedule of procedures and fees.

Recognised specialists are carefully selected by our provider recognition team. Why and when they are added is based on several factors but is all done to ensure that members receive the best possible medical assistance if and when they need it.



### **Specified chronic condition support**

With the Plus upgrade, you also have cover for the routine out-patient management of specified chronic conditions.

This includes follow-up consultations and associated diagnostic tests (but not out-patient drugs and dressings) with a specialist for the purpose of monitoring the on-going control of a specified chronic condition. These are: angina, asthma, diabetes, epilepsy, heart valve problems, high blood pressure, glaucoma, osteoarthritis, rheumatoid arthritis, thyroid problems and ulcerative colitis.



### **Private GP**

£500 towards fees to visit a private GP including GP minor surgery. The appointments are not connected to our AXA Doctor at Hand service.

## **Good to know:**

- More information about specified chronic conditions can be found in section 3 of the Membership Handbook
- Full details on what is and isn't covered, alongside any limitations to cover, can be found in the Membership Handbook

# There for members when they need us most

## Making a claim

**Picking up the phone to make a claim when you have a health concern can be a daunting task, but PHC is there to be a listening ear and to help its members on their way to getting better.**

Our experienced claims team offer a professional yet personal service that puts the member at ease and helps direct them on a path to getting back to health, whether that be by quickly organising a Fast Track Appointment with a specialist, directing them to speak to a physiotherapist or something else. Members can be assured that we'll make the entire experience as positive and as simple as possible, whilst keeping form filling to the bare minimum.

# More than Private Medical Insurance

## Supporting members to live life well

**The people in and around your company are really important, so ensuring they are healthy and well is very much in your best interest.**

That's why PMI from PHC isn't just about getting fast access to private specialists, diagnostics and hospitals. We've 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.

So, you can be sure that when you take out corporate cover with us you get more than PMI.

The following benefits are automatically included with PHC private healthcare plans, unless otherwise noted, to help those covered by the plan:

- Adopt healthier lifestyles which could help reduce the chances of falling ill.
- Deal with life's ups and down and implement coping strategies and remedies, and to
- Feel supported when they do face medical conditions and need professional support and guidance.



## HealthCover4life Plan 1-4

This benefit table shows you the benefits available on HealthCover4life Plan 1, 2, 3 and 4. For full details on what is and isn't covered, alongside any limitations, please refer to the Corporate HealthCover4life Membership Handbook.

	Plan 1	Plan 2	Plan 3	Plan 4
<b>In-patient and day care</b>				
Consultations, diagnostics and treatment	✓	✓	✓	✓
Psychiatric services	Up to 45 days a year	Up to 28 days a year	Up to 28 days a year	✗
<b>Out-patient</b>				
CT, MRI and PET scans	✓	✓	✓	✓
Active treatment of cancer including radiotherapy and chemotherapy	✓	✓	✓	✗
Surgical procedures	✓	✓	✓	✓
<b>Additional out-patient</b>				
Consultations including with practitioners	✓	✓	✓	Two consultations ppy
Diagnostics	✓	✓	✓	✓
<b>The next three benefits have a combined overall limit of up to:</b>	No yearly limit	£1,500 ppy	£1,000 ppy	£500 ppy
Psychiatric services including consultations	✓	✓	✓	✗
Physiotherapy (following a GP referral)	20 sessions ppy	10 sessions ppy	10 sessions ppy	10 sessions ppy
Therapy and acupuncture (following a GP referral)	20 sessions ppy	10 sessions ppy	10 sessions ppy	10 sessions ppy
<b>Additional benefits</b>				
In-patient NHS cash benefit	£200 per night Max £6,000 ppy	£100 per night Max £2,000 ppy	£100 per night Max £2,000 ppy	£100 per night Max £2,000 ppy
NHS day care cash benefit	£150 per claim	£50 per claim	£50 per claim	£50 per claim
Recuperative care	Up to £500 ppy	✗	✗	✗
Home nursing	✓	✓	✓	✗
Private ambulance <sup>1</sup>	Paid in full	Up to £250 ppy	Up to £250 ppy	✗
Provision of external prosthesis	Up to £5,000 for the lifetime of your membership	Up to £5,000 for the lifetime of your membership	Up to £5,000 for the lifetime of your membership	✗
Newborn cash benefit	£200 per birth	£100 per birth	£100 per birth	✗
Health at Hand	✓	✓	✓	✓
Counselling and Support Service	✓	✓	✓	✓
<b>Cancer cover</b>				
Radiotherapy/chemotherapy cash benefit	£50 a day Up to £2,000 ppy	£50 a day Up to £2,000 ppy	£50 a day Up to £2,000 ppy	✗
Hospice cash benefit	✓	✓	✓	✗
Prostheses/wigs <sup>2</sup>	Up to £400 a year for wigs £5,000 a year for prostheses	Up to £400 a year for wigs £5,000 a year for prostheses	Up to £400 a year for wigs £5,000 a year for prostheses	✗

	Plan 1	Plan 2	Plan 3	Plan 4
<b>Cancer cover continued</b>				
Hospital at home	✓	✓	✓	✓
Reconstructive breast surgery	✓	✓	✓	✗

ppy: per plan year

1: when medically necessary

2: needed while having treatment to kill cancer cells

<b>PHC Plus: An optional upgrade</b>				
Increased choice of specialists	✓	✓	✗	✗
Increased choice of hospitals	✓	✓	✗	✗
Routine out-patient management of specified chronic conditions	No yearly limit	No yearly limit	✗	✗
Fees for private GP visits and GP minor surgery	Up to <b>£500</b> a year	Up to <b>£500</b> a year	✗	✗

## Some important bits

Like all insurance plans there are exclusions and limitations to cover. The below are the most significant:

- Charges when treatment is received outside of our Directory of Hospitals
- Dental treatment
- Routine pregnancy and childbirth
- Treatment of medical conditions that existed, or you had symptoms of, before joining
- Treatment of ongoing, recurrent and long-term conditions (also known as chronic conditions)

**For full details on what is and isn't covered, alongside any limitations of cover, please refer to the Corporate Membership Handbook.**

### Glossary

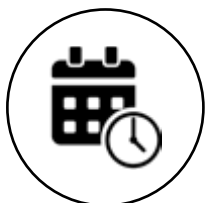
Don't quite understand a term you've seen?

A full glossary can be found in section 7 of the Membership Handbook.

- 250 hospitals nationwide with access to over 37,000 specialists and practitioners, so appointments can be at the most suitable time and place.
- Members can add their family at corporate prices too. Just another way to show you care.

# Private online GP appointments

At PHC, our priority is to be here for our members. That's why our healthcare plans come with unlimited access to video and phone appointments available 24/7 through our Online GP service, AXA Doctor at Hand powered by Doctor Care Anywhere (DCA).<sup>1</sup>



**Anytime**



**Anywhere**



**Qualified GPs**



**By video or phone**

## About this service and how to access

### Convenient video or phone appointments

Imagine not having to call to book a GP appointment, or travel to a surgery. With AXA Doctor at Hand, you can book online or through the app, at a time and place that suits you best.

### 24/7 access anytime, anywhere

- 24/7 access anytime, anywhere.<sup>1</sup>
- 20-minute consultations as standard.
- Choice of experienced GPs all trained in video consultations.
- Access at home or abroad.
- Prescriptions will be uploaded to your account right after your consultation – simply log in to choose whether to have your medication sent to your local pharmacy or direct to your home.<sup>2</sup>



### Emergencies

AXA Doctor at Hand, powered by Doctor Care Anywhere, is not an emergency medical service and doesn't treat emergencies.

If you think you have a medical emergency, please call 111 or 999 or go to an A&E in the UK.

You should be aware that there are some conditions that can't be assessed online, so you may need to make an appointment with your NHS or private GP instead.

<sup>1</sup> Subject to appointment availability and the DCA fair use policy.

<sup>2</sup> Available in most circumstances. Out-patient prescriptions and deliveries are not covered by the scheme and may cost more than on the NHS. Medicine may not be available worldwide. Prescriptions are restricted in the USA and sanctioned countries.



# Gym offers

**Teaming up with Hussle and Nuffield Health brings savings of up to 40% on gyms, pools, spas and wellbeing centres nationwide.**

This offering includes an extensive range of health and wellbeing facilities nationwide, for members to use at a time that is convenient for them. This discount is also available to dependants covered on a member's plan.

For full Terms and Conditions of the Hussle offer please visit [hussle.com/axamembersme](https://hussle.com/axamembersme)

For full Terms and Conditions of the Nuffield Health offer please visit [nuffieldhealth.com/axahealth/offer](https://nuffieldhealth.com/axahealth/offer)



# Health support

## Giving members direct access to professionals in their field

When you have a health concern or question there's little more reassuring than speaking to somebody in the know. So, we make sure your members always have access to experts in their field.

There are three routes to accessing health support:

### Health at Hand



**Call with health queries any time**

Available 24 hours a day, 365 days a year

#### Who are the experts?

Nurses | Counsellors | Midwives\* | Pharmacists\*

\* Health at Hand midwife and pharmacist services available 8am to 8pm Monday to Friday, 8am to 4pm Saturdays and 8am to 12pm on Sundays.

**"I enjoy being able to give people the time they need to discuss their concerns and making that difference in their times of need. What is particularly lovely is when you can hear in their voice the relief and a reduction in their anxiety levels."**

Emma Cronin, Midwife

### Online health hub



**Convenient online health information**

Our helpful online Health Centres bring together the latest information from experts, specialist organisations and NHS resources. Topics cover a broad spectrum from ageing well, fitness and exercise through to specific conditions and illnesses such as cancer, mental health and diabetes.

Plus, company members can also put their own questions to our panel of experts at our regular live online discussions. Alternatively, they can e-mail their question through the Ask the Expert online panel and the appropriate medical professional will respond.

#### Who are the experts?

An extensive panel including but not limited to doctors, psychologists, physiotherapists and dieticians.

### Dedicated Nurse Service



**Ongoing reassurance and support from day one – ready to talk over the phone**

If a member of your PHC plan is diagnosed with cancer or a heart condition, we can put them in touch with our Dedicated Nurse Service. We know that a swift diagnosis and prompt treatment access must go in hand with genuine help, support and understanding from people who truly care.

Every one of our friendly nurses understands what a diagnosis like this means.

For heart related conditions, members might want to understand what happens in bypass surgery, learn how to live with a pacemaker or just chat to relieve their stress levels.

For cancer they might take comfort in discussing their symptoms or talking through how to break their news to the people they care about.

Whatever they need, whenever they need it, one of our dedicated nurses is waiting to talk.

Speak to our specialist cancer and heart nurses 9am-5pm Monday – Friday. Outside these hours our experienced nurses, counsellors and pharmacists provide round the clock support by phone.

# Helping improve access to care

## Accelerating members to treatment and better health

PHC provides members with access to prompt diagnosis and treatment at a time that is convenient for them and the company, so they can be back to full health and work quickly and hassle free.

### Booking specialist appointments



**Helping members to see the right specialist at a time and place to suit them**

To help your members access the treatment they need quickly and with minimal hassle we have a Fast Track Appointments service. Once a member receives a referral from their GP they can simply call PHC. Our Fast Track Appointments service will help them by sourcing a suitable and recognised specialist, alongside booking a convenient private appointment for them.

Our Fast Track Appointment service helps speed up their access to see a fee-approved specialist, with a consultation that fits around working hours and in a location that suits.

### Support for muscle, bone and joint problems (Working Body)



**Keeping members moving**

Direct and speedy phone access to qualified physiotherapists without the need for a GP referral.

The Working Body team will assess a member's muscle, bone or joint problems, establish what they need and work out the best treatment for them.

This could include:

- self-management
  - a course of treatment with a physiotherapist, osteopath or chiropractor
  - an imaging referral or a referral to a specialist or consultant.
- All without the need to see a GP.

### Save company time



Speak to an experienced physiotherapist over the phone, without needing a GP referral



Hassle-free phone consultations without leaving work



Early intervention – treatment organised for members to help them back to health



Follow-up support

### Important:

- The Working Body service is available to PHC members aged 18 and over **only**. Access to the service without the need for a GP referral is subject to the terms and conditions and the underwriting conditions applied to the member's cover.



# Counselling and Support Service

## Encouraging mental wellbeing

As we all go through life it is likely that we will encounter unfamiliar situations where some guidance or information could help us to make more informed decisions. Our Counselling and Support Service Employee Assistance Programme is available 24 hours a day, 365 days a year, to support your company members and their family deal with life's ups and downs.

This is a completely confidential and impartial service, provided by AXA Health Services Limited, and company members and their family can call it as often as needed.



**Unlimited phone support,  
available 24/7**



**Discrete counselling via email**



**Up to five face-to-face counselling  
sessions**



**Everyday support and guidance**



**A wealth of up-to-date tools,  
information, guidance and  
accessible support online 24/7**

We also understand that managing people can be tough, so our EAP provides extra support for your managers.

The service is there to provide guidance to ensure your managers are confident, comfortable and assured whenever they're dealing with challenging, unfamiliar or complex situations.

The online portal also has a management section with useful tools and resources to help your managers make the right call every time.

### Important:

- The Counselling and Support Service is available to PHC members aged 16 and over **only**.





# Mental Health support (Stronger Minds)

## A quick and simpler journey to mental health treatment and support

**Mental illness is often one of the most challenging health issues for companies and for the sufferer it can be as debilitating as many chronic physical conditions.**

People experiencing anxiety or depression who have early intervention are often back to their usual selves and routine much sooner.

So, our Stronger Minds service is there to provide clinically-led help and support as soon as a member experiences a mental health issue. They only need to make one call to us to kickstart a road to recovery. All without the need for a GP referral.

How it works:



### **Talk to an expert without any fuss**

Members simply call to arrange assessment which will be carried out by a counsellor or psychologist.



### **The right care and treatment**

Mental health conditions are complex, and treatment can vary enormously. Stronger Minds counsellors and psychologists manage this daily, helping members to receive the most appropriate treatment. This could be in the form of self-help and life management to CBT, counselling or referral to a psychiatrist.



### **Quality care nationwide**

Treatment is provided by a carefully selected and approved network of counsellors and psychologists.

Treatment takes place in a Stronger Minds preferred clinic, fitness and wellbeing site or medical centre around the country at a time to suit.



### **Guiding every step of the way**

Whether the condition is complex, or the treatment plan needs revising, the Stronger Minds team will always be there to support and guide the member through the process.

## **Important:**

- Stronger Minds is available on Plan 1, 2 and 3 for members aged 18 years and over **only**. Access to the service without the need for a GP referral is subject to the terms and conditions and the underwriting conditions applied to the member's cover.



# Important information

## Things you should know

To make a truly informed decision and to ensure you choose the right level of Corporate Healthcover4//ife for you and your employees there are some things to consider.

## Underwriting

Underwriting and the terms that are often associated with it can seem confusing, but they needn't be.

Underwriting in the context of PMI is the process of deciding how to cover members for any conditions they have before joining.

## Choose your option:

### Full Medical Underwriting (FMU)

- All members will declare their medical history.
- Exclusions to the membership terms may be applied for pre-existing conditions.

### Moratorium Underwriting (MORI)

- The plan provides cover for treatment of new health concerns that begin once the member is covered with us.

Once a member has had cover with PHC for two years any eligible pre-existing medical conditions and symptoms that existed five years prior to joining will be covered if they've been completely trouble-free from symptoms, advice and treatment, a special diet or medication for those two years.

### Continuing Personal Medical Exclusions (CPME)

- If you are moving from another provider, you can transfer over any existing underwriting arrangements made with them as long as there is no break in cover. The terms and conditions of your new plan with PHC will apply.

### Medical History Disregarded (MHD)

- We won't apply any exclusions for specific medical conditions, subject to membership terms.

## Good to know:

- More information about underwriting can be found in section 3 of the Membership Handbook

## Glossary

A full glossary can be found in section 7 of the Membership Handbook

# What you can expect from us



## Quality cover

We see little point in offering a healthcare plan that doesn't truly help in a member's time of need. We also know that everyone's needs vary, so we've created four plans, with a few extra options that vary in degree of comprehensiveness. All so you can find a level of cover that suits you.



## A service we're proud of

We put a lot in, so you get a lot out. It's this mentality which we believe makes PHC's service first class.



## Health cover expertise

With over 25 years' experience as a health cover specialist, combined with being owned by a leading healthcare insurer, AXA PPP healthcare Limited, you can take comfort in knowing you're working with experts.



## More than PMI

Your members get so much more than PMI. Our mission is to help all our members live life well and it's this which drives us to continually introduce new products and services that enhance their lives and general wellbeing.



## A partner in healthcare

Our close working relationship and provision of tailored and flexible private healthcare plans means you get more than just an insurer. You'll have a partner in healthcare.



# Want to talk?

If you like the sound of PHC or have any questions, please do get in touch with your cover adviser.

If you don't currently have one, contact us directly and we'll be more than happy to point you in the right direction.

01923 770 000

PB109399 10.23

**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.

