

For Intermediary Information



PHC product update

October 2024

Introduction

Welcome to our October 2024 product update.

In this product review, we've made changes to some of the wording within our customer documents, ensuring our terms remain clear, fair and not misleading. We have also made enhancements to our proposition to meet customer needs and expectations. Updated membership literature can be found at thephc.co.uk/intermediaries/

If you have any questions about the changes in this update, please contact your PHC Relationship Manager.

PHC change of address correction

We recently issued an update communication advising that we have moved address. Please note that there was a minor error in the postcode provided, which should have read WD18 8YA.

PHC turns 30

We also recently let you know that PHC is celebrating its 30th Anniversary this year, on 1 and 2 August, and wanted to take this opportunity to thank you for your support over this time. We are thrilled to be in our new office, proud of the service we provide, and excited about the developments planned for the future. We look forward to continuing to build on our successes with you over the years ahead.

Best regards,
Steve Bettridge
Managing Director

Update Types

Policy Wording

General Wording

Update Types

This key indicates the kinds of changes we've made.



Improved

We've improved our members' experience or access to our support and services.



Clearer

We've made something easier to understand.



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

Change:	We're clarifying our policy wording regarding infertility.
Update type:	Clearer
<p>Our existing infertility policy wording isn't completely clear and is open to misinterpretation, as we advise we won't cover 'anything that happens, or any treatment needed as a result of the infertility treatment'.</p> <p>We're making it clearer that our infertility and pregnancy rules are entirely separate. If a member becomes pregnant as a result of fertility treatment, then any claim made for medical conditions that arise as a result of the pregnancy would be subject to their normal benefits and plan rules.</p> <p>We do not cover pregnancy and childbirth because they are not an illness, and we do not cover checks or interventions such as antenatal and postnatal monitoring and screening. However if a member does develop a medical issue whilst pregnant or giving birth we may cover it.</p>	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've updated our policy wording on our fat removal and warts exclusion.
Update type:	Clearer
To ensure that we were clear on what we'd pay for in relation to fat and warts removal, we've updated our wording to clarify that fat removal (which is not covered) includes surplus tissue, and for the warts exclusion, we have added verrucas and skin tags.	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've updated our weight loss policy wording.
Update type:	Clearer
We have reviewed our weight loss exclusion, as we want to be clear that we do not pay for any type of weight loss treatment. Currently this exclusion only mentions surgery, but we have updated the wording to clarify that there is no cover for weight loss drugs or procedures too.	
Where are we telling members about this?	Handbooks

Policy wording updates



Improved

Change:	We're expanding when our Cancer Health Coaching benefit can be used.
Update type:	Improved
<p>Members can now access Cancer Health Coaching within two years of their last surgery, chemotherapy or radiotherapy treatment privately or with the NHS.</p> <p>We're also expanding on what it's there for, not just diet and nutrition but explaining it could be mindfulness, general help or just to provide support to enable a member to get back to everyday life following cancer surgery or treatment, regardless of whether it was undertaken privately or via the NHS.</p>	
Where are we telling members about this?	Handbooks and marketing materials

Policy wording updates



Clearer

Change:	We've clarified our policy wording regarding therapeutic vaccines.
Update type:	Clearer
We have added an exclusion for therapeutic vaccines, including for cancer treatment. These vaccines are a developing area of medical research, but when they become licensed for treatment of cancer or other medical conditions, they will not be eligible on our plans.	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We want to strengthen our terms and conditions to support members by directing them to preferred specialists and hospitals and through our pathways.
Products affected:	All
Update type:	Clearer
<p>We've updated our policy wording for members to gain an open referral, describing how to claim and where to find our lists of preferred hospitals.</p> <p>Specified hospital list product We have updated our policy wording making it clear that members need to obtain an open referral. We've also added wording to make it clearer around the importance of allowing us to source the specialist as some products have restricted hospital lists.</p> <p>All cover levels We have removed some messaging in the policy wording for existing pathways, instead now pointing members to a webpage to enable better understanding of how to access treatment through our care pathways.</p>	
Where are we telling members about this?	Handbooks, IPID/POD and Servicing comms

General wording changes



Improved

Change:	We've updated our policy and contract wording to make it clear that corporate products are Group Policies.
Update type:	Improved
As a result of establishing corporate products as Group Policies, lead members and family members will become policyholders and hence gain enforceable contractual rights against the policy to make a claim and raise a complaint.	
Where are we telling members about this?	Handbooks and IPIDs

**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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