

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.

Expanding the child benefit

We have always paid a cash benefit on the birth of a child. We've extended this benefit so this will now also be paid if you adopt a child. One of the parents must have been covered on the plan for 10 months or more before the birth or adoption.

Accessibility

All our services and documents should be available to everyone and we offer a whole host of ways to access our information and services. If you would like more information regarding the support we offer, please visit our webpage thephc.co.uk/stand-alone-pages/accessibility or call us.

We can provide documents in Braille, large print or digital audio and have information regarding how to adjust your browser settings so you can make text easier to read. We work with providers such as Relay UK and SignLive, who can help if you have hearing or speech difficulties.

What we'll pay for treatment

There may be times when there is more than one treatment for your medical condition that would give a similar clinical or diagnostic outcome. This could be, for example, different brands of a cancer drug treatment or a different method of surgery. We have clarified in our handbook that we will only pay up to the cost of the most cost-effective form of treatment for you.

Please see section 3 'Our cover for treatment and surgery' in your handbook for more details.

We've reviewed and clarified your cover for cancer treatment

We want to make sure our members get the best support available to them throughout their cancer journey. Some of the significant changes to this section are:

Cancer treatment at home

Not all cancer treatment needs to take place in a hospital setting, there are occasions when some cancer treatment can be given to you at

home. We have agreements with healthcare services suppliers, who can arrange for a nurse to come to your home. This could be to give you chemotherapy by intravenous drip, injections, delivery of oral chemotherapy tablets or other treatments. If you choose to have some of your cancer treatment at home this would have to be under the supervision of your specialist and we must agree to this first.

Therapeutic Vaccines

As new treatments develop, we want to be sure we're able to continue to provide affordable cover to all our members. One new area of medical research is therapeutic vaccines, these 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, for example cancer. We will not be covering any therapeutic vaccines.

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.



PHC is a trading name of The Permanent Health Company Limited. The Permanent Health Company Limited is a wholly owned subsidiary of AXA PPP healthcare Group Limited and part of the global AXA Group. Registered in England and Wales No. 2933772. Underwritten by AXA PPP healthcare Limited. AXA Health is a trading name of AXA PPP healthcare Limited. Registered in England and Wales No. 3148119.

Both companies are registered at 20 Gracechurch Street, London EC3V 0BG. The Permanent Health Company Limited is authorised and regulated by the Financial Conduct Authority. AXA PPP healthcare Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Aspects of policy and claims administration may be undertaken on behalf of AXA PPP healthcare Limited by The Permanent Health Company Limited.

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

We may record and/or monitor calls for quality assurance, training and as a record of our conversation.