

PHC's Underwriting Options Explained

1. Full Medical Underwriting (FMU)

This means we will ask you for details of your medical history, including any pre-existing conditions, before you join. We will then work out your cover based on the information you give us.

Pre-existing conditions

If you have any medical conditions before you join that may need treatment in the future, we won't usually cover them, or any conditions associated with them. Any personal medical exclusions that are applied to your cover will be shown on your membership certificate.

We may be able to review any exclusions applied to your policy if you haven't had any treatment for a period of time, or if you have had corrective treatment, meaning that the condition no longer exists.

Medical conditions that arise after your plan starts

We cover these in line with the terms of your plan.

Eligible claim



Ben's heart condition

A few months after joining PHC, Ben goes to the doctor for a routine check-up and despite not experiencing any issues, he is diagnosed with a heart condition.

Although it is possible his heart condition started to develop before he joined PHC, because he wasn't aware of it, Ben wasn't able to declare it on his application form and therefore, it will be covered.

Ineligible claim



Ben's heart condition

A few months before joining PHC, Ben went to the doctor with some health concerns that the GP said may be heart related. He was advised to monitor the situation.

When completing his full medical underwriting form, Ben should have declared that he had seen his GP, and the reason why.

A couple of months later, after joining PHC, his heart issues returned but Ben's claim was declined. Had he declared his full medical history on his application form when he joined, an exclusion would have been applied to his heart condition, and therefore it isn't eligible.

2. Moratorium (mori)

If you join PHC on moratorium underwriting, you won't have cover for the treatment of any medical conditions you have had in the five years before joining us until:

- You've been a member for two years in a row, and
- You've had a period of 24 consecutive months since you joined that have been trouble-free from that condition.

What does 'trouble-free' mean?

It means that for your medical condition you haven't:

- Had advice from a medical practitioner, including a GP or a specialist
- Taken medication (including over the counter drugs)
- Followed a special diet
- Had medical treatment
- Received advice from a clinical practitioner, therapist or acupuncturist



Sofia's knee condition

In the five years immediately before her policy started, Sofia suffered with knee pain.

However, she has now been a PHC member for two years, and she hasn't experienced any issues since she joined.

3. Continued personal medical exclusions (CPME)

If you join us on CPME terms from another provider, it means we will carry on the underwriting terms you had with them. This could be by applying exclusions to certain medical conditions, or by carrying over the original start date of your moratorium period.

It's important to note that it's only your underwriting terms that are continued. The terms and conditions of your new PHC policy will apply to your membership from the date of transfer.

4. Medical history disregarded (MHD)

This means that we will accept any pre-existing conditions you have when you join us, so you don't need to worry about any personal underwriting exclusions. Your cover will be in line with the terms and conditions of your policy.