

Helping your business achieve more

PHC - YOUR HEALTHCARE COVER PARTNER



October 2024

Welcome to PHC

Over the last 30 years, PHC have become an established provider of 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.

At PHC, we want you and your employees to live the happiest, healthiest lives possible, and the part we play is to provide a truly personal healthcare insurance service.

Health and wellbeing is core to our proposition and at PHC we pride ourselves on ensuring members return back to health and work as quickly as possible.

We're here to give our members peace of mind by taking care of them 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.

We're not just your insurance provider, we're your healthcare partner.

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 36,000 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.



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More than Private Medical Insurance

Supporting members to live life well

What do you get with PHC? We want each of our members to live life well and we care about every product we sell.

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 outcomes are overall benefits that come with the 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 downs and implement coping strategies and remedies.
- Feel supported when they do face medical conditions and need professional support and guidance.

There for members when they need us most

Making a claim

Picking up the phone to make a claim when members 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 arranging support through our muscles, bones and joints pathway, helping facilitate an appointment using our Specialist Appointment Booking service, or accessing our mental health services. 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.



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.

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 recognised surgeon and anaesthetist's fees in full.
- 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.

*To select this, everyone on the plan must have it.

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 employees 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 they register 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 on our published schedule of procedures and fees.

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

HealthCover4life benefits table

Supporting members to live life well

This benefit table illustrates 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
In-patient and day-patient				
Consultations, diagnostics and treatment	✓	✓	✓	✓
Psychiatric services	Up to 45 days a year	Up to 28 days a year	Up to 28 days a year	✗
Out-patient				
CT, MRI and PET scans	✓	✓	✓	✓
Active treatment of cancer including radiotherapy and chemotherapy	✓	✓	✓	✗
Surgical procedures	✓	✓	✓	✓
Additional out-patient				
Consultations including with practitioners	✓	✓	✓	Two consultations ppy
Diagnostics	✓	✓	✓	✓
The next three benefits have a combined overall limit of up to:	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
Additional benefits				
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 ¹	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	✗
New child benefit	£200 per birth	£100 per birth	£100 per birth	✗

**If members have been referred to by a specialist, there is no session limit but any monetary limit still applies.

	Plan 1	Plan 2	Plan 3	Plan 4
Additional benefits (continued)				
24/7 health support line	✓	✓	✓	✓
Counselling and support service (aged 16 years over and only)	✓	✓	✓	✓
Cancer Cover				
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 ²	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	✗
Hospital at home	✓	✓	✓	✓
Reconstructive breast surgery	✓	✓	✓	✗
Health coaching	✓	✓	✓	✗
ppy: per plan year 1. when medically necessary 2. needed while having treatment to kill cancer				
PHC Plus: An optional upgrade				
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 £500 a year	Up to £500 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.
- Your employees can add their family at corporate prices too. Just another way to show you care.

AXA Doctor at Hand

Online GP service

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).¹



Anytime



Anywhere



Qualified GPs and Advanced
Nurse Practitioners (ANPs)



By video or phone

About this service and how to access

Convenient video or phone appointments

AXA Doctor at Hand is a 24/7 service, available wherever and whenever an employee needs it. From a choice of appointments with GPs or Advanced Nurse Practitioners (ANPs) for advice, prescriptions, tests or eligible referrals, AXA Doctor at Hand takes care of things seamlessly.¹

With AXA Doctor at Hand, appointments by video or phone are available 24 hours a day, 7 days a week, 365 days a year. GPs are available 24/7. Advanced Nurse Practitioners are available from 8am-10pm.

There's no need to fit in with fixed opening hours or be left hanging on the phone to make an appointment.

24/7 access anytime, anywhere

- 24/7 access anytime, anywhere.¹
- 20-minute consultations as standard.
- Choice of experienced GPs or ANPs all trained in video consultations.
- Access at home or abroad.
- Prescriptions will be uploaded to the employee's account right after their consultation - the employee simply logs in to choose whether to have their medication sent to their local pharmacy or directly to their home.²

Emergencies

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

If an employee thinks they have a medical emergency, please advise them to call 111 or 999 or go to an A&E in the UK.

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

¹ Subject to appointment availability and the DCA fair use policy.

² 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.

Health support

Giving members direct access to health professionals

When your employees have a health concern or questions there's little more reassuring than speaking to somebody in the know. So, we make sure they always have access to our health professionals.

There are four routes to accessing health support:

24/7 Health Support Line



Call with health queries any time

No worry is too small - if it matters to the employee, it matters to us. Our prompt and professional service is available to our members when they need us, day and night, 24 hours a day, 365 days a year.

Who are the professionals?

Nurses | Counsellors | Midwives* | Pharmacists*

Our nurses and counsellors are available 24/7.

*Midwife and pharmacist services are available 8am to 8pm Monday to Friday, 8am to 4pm Saturday and 8am to 12pm Sunday.

Online Health Centre



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 Health Professional 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 an employee who is part of the 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, employees 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 to 5pm Monday to Friday. Outside these hours our experienced nurses, counsellors and pharmacists provide round the clock support via our 24/7 Health Support Line.

Second Opinion Service



Giving members peace of mind

Sometimes, an employee may be unsure of a diagnosis or treatment option that was discussed with their consultant.

This service is designed to make sure the employee is confident with their specialist's recommendations, and offers reassurance and peace of mind.

Helping improve access to care

Accelerating members to treatment and better health

PHC provides your employees 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.

Muscles, Bones and Joints service



Getting your team moving again, fast

Employees no longer have to wait for a GP referral when they need support with their muscles, bones or joints. Our online service enables them to refer themselves, any time they need to.

We're working with HBSUK and their network of musculoskeletal experts to offer appointments with:

- Physiotherapists (within 24hrs)
- Advanced level physiotherapists (within 48hrs)
- Orthopaedic specialists (within 72hrs).

There are lots of issues that affect the muscles, bones and joints. Many of them can impact an employee's ability to work, so it's important they get the right support. That's why, instead of guessing who the most appropriate clinician would be, they'll be guided through a short online assessment to point them in the right direction. It only takes about 5 minutes, then employees can use the portal to book a phone or video appointment with the right clinician at a time that suits them.

After the initial consultation, your employee's physiotherapist or orthopaedic specialist will outline a treatment plan based on their specific needs. This could include:

- self-management
- a course of treatment with a physiotherapist or osteopath
- an imaging referral or a referral to a specialist or consultant

All without a GP referral (available to employees aged 18 years and over and subject to the terms and conditions and underwriting conditions applied).

Save company time

- Speak to an experienced physiotherapist over the phone.
- Hassle-free online or phone consultations without leaving work.
- Early intervention - treatment organised for members to help them back to health.
- Follow-up support.

Specialist Appointment Booking service



Helping members to see the right specialist at a time and place that suits them

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

This service helps your employees to see a fee-approved specialist, with a consultation that fits around working hours and in a location that suits.

Health Assessments



Helping members identify where to focus efforts

Our assessments make it easy for your employees and their family members to see where to focus efforts, and how even small steps can add up to great strides, making it easier to keep going and aim further.

Your employees are entitled to a 25% discount on a range of Nuffield Health and Circle Health Group Health Assessments (terms and conditions apply).

Fitness offers



With Hussle and Nuffield Health

This offer includes an extensive range of health and wellbeing facilities nationwide.

Your employees and the family members covered on their plan can benefit from a 40% discount.



Mental health

Encouraging mental wellbeing

Mental Health Assessments and Support service



A simple, fast 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.

PHC's Mental Health Assessments and Support service is there to provide clinically-led help and support as soon as your employee experiences a mental health issue. They only need to make one call to us to kickstart their road to recovery. All without the need for a GP referral (available to employees aged 18 years and over and subject to the terms and conditions and underwriting conditions applied).

Children and Young People Mental Health Support service



To better support children and their mental health

Your employees can get prompt access to an initial clinical consultation which will help them, and the clinician, gain an understanding of the child's needs. We help your employees' children get the right kind of support or treatment for conditions such as anxiety, depression and OCD.

This service is provided by Onebright and is available to children and young people aged 5-17 years old only, following a GP referral.

Counselling and Support service



Providing remedial reassurance and guidance

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 with Employee Assistance Programme (EAP) is available 24 hours a day, 365 days a year, to support your employees and their family members deal with life's ups and downs.

This is a completely confidential and impartial service, provided by AXA Health, so your employees and their family members can call us as often as needed. Members can benefit from unlimited phone support 24 hours a day, 365 days a year, as well as up to five face-to-face or remote counselling sessions. This service is available to members aged 16 years and over.



Cancer pathways

Focussing on prevention, early diagnosis treatment, and support

We know how worrying a possible cancer diagnosis is. Which is why we'll make sure your employees receive the tests they need, quickly.

They can benefit from early intervention for breast, skin and prostate conditions.

Check4Cancer



We work closely with our provider, **Check4Cancer**, to make sure your employees are seen quickly if they suspect cancer. The team at Check4Cancer are experts in their field and have years of experience providing clinical advice and treatment.

Our in-house healthcare professionals also have extensive knowledge, insight and experience in helping your employees who are facing cancer.

The professionals will be there to support your employees and their family members, from diagnosis to treatment. If required, the employee can contact our team, who will then seek to pre-authorise the employee's treatment in line with the available benefits.

Health coaching



Your employees can claim for health coaching, through an AXA Health Coach, to support their diet and nutrition needs. This service is available if they have treatment to kill or remove cancer cells either on the NHS or privately if their plan would have covered this.

Digestive Health Support service

Get digestive health worries checked out online by a specialist

Your employees can complete an online assessment from a specialist and get advice on next steps. If required, a video or phone consultation with the specialist will be arranged.

The service is available to members aged 18 or over, following a GP referral, and subject to the terms and conditions and underwriting conditions applied.

Long Covid Support

Helping our members on the road to recovery

If your employees are experiencing long-term problems after having COVID-19, they can get access to our team of multi-disciplinary experts in long COVID.

Important information

Things you should know

To make a truly informed decision and to ensure you choose the right level of **Corporate HealthCover4life** 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.

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.

Glossary

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

Moratorium Underwriting (MORI)

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

If a member joins PHC on moratorium terms, they won't have cover for **treatment** for any conditions they had in the five years before joining. This includes if they had symptoms of a condition that hadn't been diagnosed. Once they've been trouble-free from that condition for at least two years in a row after they joined, PHC can start covering **treatment** of these conditions.

If they joined us from another health insurer or a company membership they might have joined on different moratorium terms. Their membership certificate will show some details about how their moratorium works.



Good to know

More information about underwriting can be found in section 3 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 and your employees.



Health cover expertise

We've been healthcare insurance specialists for 30 years, and we're backed up by AXA Health, so you know you're dealing with experts.



More than PMI

It's our mission to go further than ordinary healthcare insurance. We want to help our members live life well and that's what drives us to introduce new products and services that enhance general wellbeing. Right now, that means expanding our proposition in areas of musculoskeletal care, mental health, cancer care and primary care - the major issues facing clients and members today.



A partnership

We foster strong and lasting relationships with our clients, so you get more than just a distributor; you get a partner in healthcare.



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, and we're confident you'll notice the difference.





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.

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