

PHC product updates

October 2025



Welcome to PHC's October 2025 product update

This update is intended to ensure that you and your teams have the information you need to advise and support your clients. All of our policy documents can be accessed via our website [Intermediaries](#).

With so much change in today's world, we are pleased to advise that there are very few changes to update on for this edition, with no changes to our terms of cover or the structure of our HealthCover4life products.

As you know we pride ourselves on the service we provide and our availability and accessibility, to make your and your clients experiences with us as straightforward and effortless as possible.

We continuously seek to improve the clarity of our policy wording to make sure that our members can always be clear and confident in understanding the terms of their cover and have updated the policy wording regarding unproven treatment.

Additionally, with growing prevalence of mental wellbeing concerns for employees, family members and their employers, we are proud to include our Employee Assistance Programme (EAP) and associated services as standard in all PHC products. We have enhanced the cover available by increasing the number of counselling sessions available from 5 to 8 sessions.

Thank you for your continued support and the trust you and your clients place in us. If you would like to discuss how we can work more closely, if you require any more information or to arrange any training for your teams, please let us know via your PHC relationship manager or by emailing your requirements to sales@thephc.co.uk.

We look forward to working with you to further enhance how we can support you in achieving your goals and making a positive difference for your clients and members.

Best regards,
Steve Bettridge
Managing Director

Update Types

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



Better

We’ve improved our members’ experience, access to our support and services, or the value offered by our plans.



Clearer

We’ve made something easier to understand so it’s not open to ambiguity or misrepresentation.



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

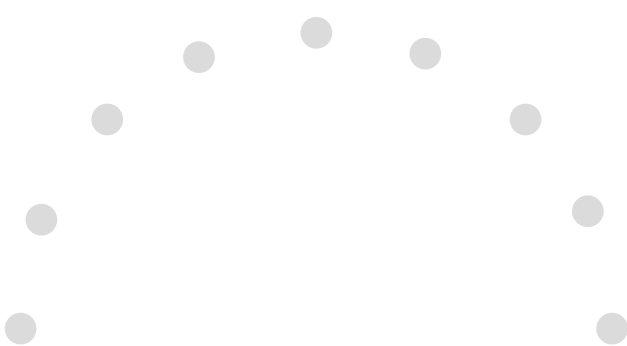


Clearer

Making our policy wording clearer

We want to make sure that the way we explain our products is clear. This review we have made a number of small changes to policy wording to make sure that they are easier to understand and not open to ambiguity for customers.

Change:	We’ve clarified our stance on unproven treatment
Update type:	Clearer
<p>We’ve reviewed existing handbook wording to make our stance on unproven treatment clearer.</p> <p>We’ve also included a link to key supporting information, so members no longer need to actively request it from us. This is purely a clarification: there’s no change in our cover or terms.</p>	
Where are we telling members about this?	Handbooks



Policy wording updates



Better

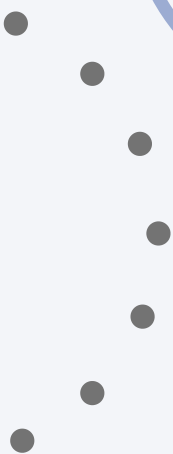


Clearer

Change:	We've clarified the breadth of cover for our Employee Assistance Programme (EAP)
Update type:	Better, Clearer
<p>We've reviewed existing handbook wording to make clear that the EAP service is available to members aged 16 years and over.</p> <p>In addition, we have increased the session limit to 8 sessions (previously 5) for scheduled short-term counselling as part of the enhancements that we have made to the Employee Assistance Programme that members have access to as part of their cover.</p>	
Where are we telling members about this?	Handbooks



**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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