

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.

Advanced therapies

As new treatments develop, we want to be sure we continue to provide good value cover to all our members. We are seeing advances in medicines involving the modification of genetic material in their production and these treatments are often very expensive. To make sure that our members get a good balance between affordability of cover and medical benefit all newly approved advance therapies will be reviewed by our medical team.

These advanced therapies include advanced therapeutic medicinal products (ATMPs), gene and cell therapy and therapeutic vaccines which 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.

We will only cover certain approved advanced therapies under our plans, so you should check with us before you start any treatment.

Outpatient specialist consultations

As part of any cover you have for outpatient specialist consultations, we now include an initial online case assessment if you use one of the online outpatient services available to our members. We'll take this treatment as one consultation and pay the claim from any limits you have for outpatient specialist consultations or outpatient treatment. If you have an excess, this will apply and it will affect your no claims discount, if you have one. Full details of your cover can be found in your handbook and membership documents.

Counselling and Support Service

Your cover includes our Counselling and Support Service, which offers a confidential telephone service 24 hours a day for information, support and counselling. If the team believe it's appropriate for your situation, they can offer you either telephone or face-to-face counselling sessions. The amount of sessions available has been increased from five to eight.



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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.

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