



Helping your
business
achieve more

PHC - A healthcare specialist

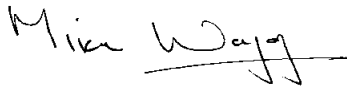
Welcome to PHC

Your healthcare cover partner

As a complementary brand to AXA PPP healthcare, we provide high quality tailored and flexible private healthcare solutions through a selected intermediary base.

Health and wellbeing is core to our proposition as is continually striving to deliver a first class customer experience. We pride ourselves on providing direct access to decision makers at a critical time and personal contact is integral to our offering which can often be a rare commodity in our ever changing world.

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



Thousands of members take comfort in knowing their health is covered with PHC



We're part of an award-winning insurer, AXA. So, you can be reassured that we're underpinned by financial strength and security from the #1 insurance brand worldwide



Contents:

- Discover HealthCover4life
- Making a claim
- Supporting members to live life well
- Giving members direct access to professionals in their field
- Things you should know
- What you can expect from us

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. That's 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 put you in control we give you even more choice. Once you've chosen from the four levels of cover, you can select additional options to:

Reduce your costs:



Option a

(Available on Plan 1, 2 and 3 only)

- Remove all psychiatric benefits



Option b

(Available on Plan 3 only)

- Remove all psychiatric benefits
- The six week wait: Let the NHS, where possible, provide treatment within six weeks from the date eligible treatment should be undertaken. If the NHS wait is longer than six weeks, PHC will step in to get members seen and cover the costs privately.



Choose from a variety of excesses to help reduce your annual subscription.



Select the Specified Hospital Directory, offering access to a reduced number of carefully selected private hospitals across the UK. (To select this, everyone on the plan must have it).

Enhance your cover:



PHC Plus:

- An optional upgrade with enhanced out-patient benefits, including five online GP consultations via Doctor@Hand. (Available on Plan 1, 1a, 2 and 2a)



London Upgrade:

- Expand members hospital access across the capital.

A summary of our HealthCover4life plans

	Plan 1	Plan 2	Plan 3	Plan 4
In-patient and day care				
Consultations, diagnostics and treatment	✓	✓	✓	✓
Psychiatric services	✓	✓	✓	✗
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 annual maximum	£1,500 ppy	£1,000 ppy	£500 ppy
Psychiatric services including consultations	✓	✓	✓	✗
Physiotherapy	20 sessions PPy	10 sessions PPy	10 sessions PPy	10 sessions PPy
Therapist, acupuncturist and homeopath	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
Hospital at home	✓	✓	✓	✓
Home nursing	✓	✓	✓	✗
Private ambulance	Paid in full	Up to £250 ppy	Up to £250 ppy	✗
Provision of external prosthesis	Up to £5,000 per year	Up to £5,000 per year	Up to £5,000 per year	✗
Newborn cash benefit	£200 per birth	£100 per birth	£100 per birth	✗
Health at Hand	✓	✓	✓	✓
Counselling and Support Service	✓	✓	✓	✓
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	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	✗
Recuperative Care	Up to £500 ppy	✗	✗	✗

ppy: per policy year

	Plan 1	Plan 2	Plan 3	Plan 4
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	✗	✗
Private GP fees and GP minor surgery	Up to £500 a year	Up to £500 a year	✗	✗
Dr@Hand consultations	Up to 5 consultations a year with a Doctor@Hand GP	Up to 5 consultations a year with a Doctor@Hand GP	✗	✗

The 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
- General dental procedures
- 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, please refer to the Corporate HealthCover4life handbook.

Glossary

Don't quite understand a term you've seen?

A full glossary can be found in section 7 of the Healthcover4life handbook.

Over 250 hospitals nationwide

Millions of pounds worth of claims paid every year.

Family matters

Members can add their family at corporate prices too. Just another way to show you care.

PHC Plus

An optional upgrade

Plans 1, 1a, 2 and 2a 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 members choose to visit a hospital not in the directory we'll pay up to the normal daily rates published. Our claims team will happily inform member's of these rates when a member registers a claim.



Surgeon and anaesthetists' fees paid in full

We'll pay all eligible recognised surgeon and anaesthetists' fees in full, regardless of the amount listed in our published schedule of procedures and fees.



Specified chronic condition support

We'll pay for follow up consultations and associated diagnostic tests with a specialist for the purpose of monitoring the on-going control of a member's specified chronic condition. For example, if somebody you cover suffers with asthma or diabetes this would fall under this benefit.



Private GP

£500 towards fees to visit a private GP and receive GP minor surgery.



Doctor@Hand

Members on the go benefit from five consultations per plan year with an online GP.



Available 24/7¹



Easy to book appointments



20-minute consultations



Prescriptions to a member's door²



Eligible specialist referrals straight from GP to the Fast Track Appointments team

¹ Subject to availability.

² Out-patient drugs are not covered on your PHC plan and may cost more than they would on the NHS. Medicine may not be available worldwide. Prescriptions are restricted in the USA and sanctioned countries.

Good to know:

- More information about specified chronic conditions can be found in section 3 of the HealthCover4life handbook
- Learn more about the Fast Track Appointments service in this brochure under 'Helping improve access to care'
- Full details on what is and isn't covered, alongside any limitations to cover, can be found in the HealthCover4life Handbook

There for members when they need us most

Making a claim

Picking up the phone to make a claim when you 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 consultants 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 quickly organising a Fast Track Appointment with a specialist, directing them to speak to a physiotherapist or something else. 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.

More than PMI

Supporting members to live life well

The people in and around your company are really important, so ensuring they are healthy and well is very much in your best interest.

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 services 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 services are integrated in to all 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
- to deal with life's ups and down and implement coping strategies and remedies, and
- to support them when they do face medical conditions and need professional support and guidance.

ActivePlus

A retail offering to complement your benefits package

Members gain access to our discounted online health and wellness store, ActivePlus, in conjunction with AXA PPP healthcare.

Company members will enjoy the following benefits:



Shopping healthy

Browse through thousands of carefully selected products that are designed to help members lead a happier, healthier life.



Exciting offers and discounts

Members can simply visit their PHC member area and enjoy discounts that are kind on their health and wallet.

From the latest wearable devices and health tech to relaxing getaways, gym clothing, nutritional products and more.



Joining the rewards programme

Members can get even more for their money by earning ActivePlus loyalty points each time they make a purchase, recommend to a colleague or when they sign up to the newsletter. They'll soon build up points to use towards money off their next basket.

Healthcare

Sports and Fitness

Breaks and Experiences

Nutrition

Health technology

Offers

Good to know:

- You can get a feel for what's on offer here: axaactiveplus.co.uk/phc



HEALTHCARE

SPORTS & FITNESS

EXPERIENCES

NUTRITION

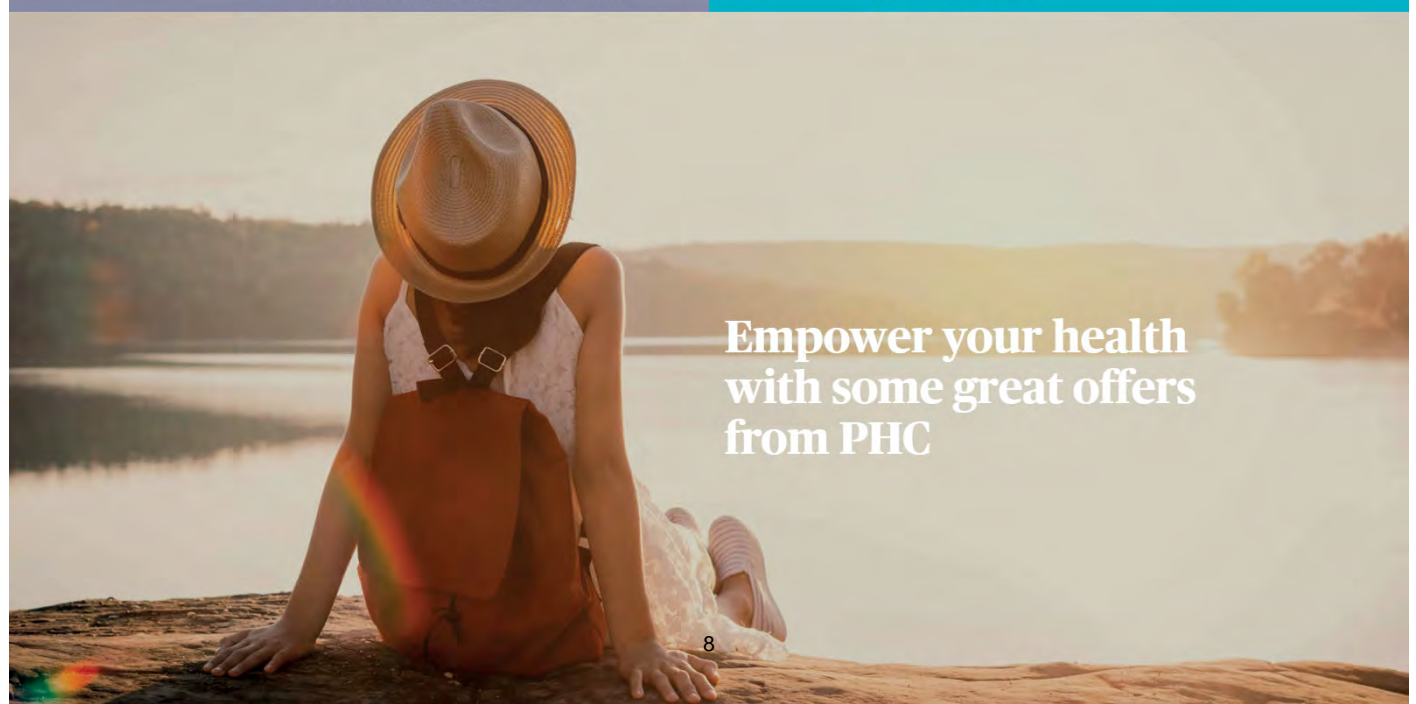
HEALTH TECHNOLOGY

SLEEP



Existing AXA customers sign in or register for member discounts

Discover more about ActivePlus



PureGym discount

Discounted gym membership

Helping to keep everyone fit and in shape with up to 50% off an annual PureGym membership.

We believe that a healthier team is a more productive one so we've rolled the discount out beyond just those covered by one of our plans. So now the whole company can benefit, and you can take comfort in knowing you're helping everyone improve their health.



PureGym perks

- Bright, friendly and fun places to feel great that are open 24/7¹
- Equipment for all workouts – from beginners to pros. Cardio gear that's great for the heart and lungs, resistance machines and free weights to build up core strength and get stronger
- Helpful, expert personal trainers
- Up to 50 free classes every week
- Book classes online or via the PureGym app

¹ Not all gyms are open 24/7. You should check the opening times with your nearest location.

For full terms and conditions see:
<https://www.axaactiveplus.co.uk/puregyms-terms-and-conditions>



Expert help

Giving members direct access to professionals in their field

When there's a health concern or question there's little more reassuring than speaking to somebody in the know. So, we make sure your members always have access to experts in their field.

There are three routes to accessing Expert Help:

Health at Hand



Call with health queries any time

Available 24 hours a day, 365 days a year

Who are the experts?

Nurses | Counsellors | Midwives* | Pharmacists*

* Health at Hand midwife and pharmacist services available 8am to 8pm Monday to Friday, 8am to 4pm Saturdays and 8am to 12pm on Sundays.

"Helping someone who is struggling gives you a warm fuzzy feeling inside. It's what nursing is all about. I am passionate about guiding people when they feel lost. To help them realise they are never alone regardless of the situation they are in."

Rhiannon Eyre, Nurse

Online health hub



Convenient online health information

Our helpful online Health Centres bring together the latest information from our own 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 Expert 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

If a member of your PHC plan is diagnosed with cancer or a heart condition, we can put them in touch with our Dedicated Nurse Service because 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, members 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 the dedicated nurses is waiting to talk.

Years of experience

A listening ear

A kind word

A big heart

A helping hand

Ongoing support

Helping improve access to care

Accelerating members to treatment and better health

PHC provides members with clinical pathways that help them to access 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.

Fast Track Appointments



Directing members to the right specialist at the right time and place

To help your members access the treatment they deserve quickly and with minimal hassle we have our own Fast Track Appointments service. Once a member receives a referral from their GP they can simply call PHC. Our Fast Track Appointments service will help them by sourcing a suitable and recognised specialist, alongside booking a convenient private appointment for them.

Our Fast Track Appointment Service helps speed up their access to see a fee-approved specialist, with a consultation that fits around working hours and in a location that suits.

On average, members who use our Fast Track Appointments service are seen twice as quickly compared with members whose GPs have referred them to a named private specialist.

Based on 2018 Fast Track Appointments service data, recorded from the date the member called our Personal Advisory team).

Working Body Service



Keeping members moving

Telephone access to qualified expert physiotherapists without the need to see a GP first.

The Working Body team will assess a member's muscle, bone or joint problems, establish what they need and work out the best treatment with them.

This could include:

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

All without the need to see a GP.

Save company time



Speak directly to an experienced physiotherapist over the phone, without needing a GP referral



Hassle-free phone consultations without leaving work



Convenient phone appointments



Early intervention and treatment organised for members to help them back to health



Follow-up support

Good to know:

- The Working Body service is available to PHC members aged 18 and over **only**.

Counselling and Support Service

Encouraging mental wellbeing

As we all go through life it is likely that we will encounter unfamiliar situations where some guidance or information can help to make more informed decisions. Our Counselling and Support Service (EAP) is available 24 hours a day, 365 days a year, to support your company members and their family members deal with life's ups and downs.

This is a completely confidential and impartial service, provided by AXA ICAS, and company members and their family members can call it as often as needed.



**Unlimited phone support,
available 24/7**



Discreet counselling via email



**Up to five face-to-face counselling
sessions**



**Everyday matter support and
guidance**



**A wealth of up-to-date tools,
information, guidance and
accessible support online 24/7**

We also understand that managing people can be tough, so our EAP provides extra support for your managers.

They're there to provide guidance to ensure your managers are confident, comfortable and assured whenever they're dealing with challenging, unfamiliar or complex situations.

The online portal also has a management section with useful tools and resources to help your managers make the right call every time.



Stronger Minds

A simpler 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.

People experiencing anxiety or depression who have early intervention are often back to their usual selves and routine much sooner.

So, our Stronger Minds service is there to provide clinically led help and support as soon as a member experiences a mental health issue. They only need to make one call to us to kickstart a road to recovery. All without the need of a GP referral. For employers this could be the difference between prolonged absenteeism and not.

How it works:



Talk to an expert without any fuss

Members simply call to arrange assessment which will be carried out by a counsellor or psychologist.



The right care and treatment

Mental health conditions are complex, and treatment can vary enormously. Stronger Minds counsellors and psychologists manage this daily, helping members to receive the most appropriate treatment. This could be in the form of self-help and life management to CBT, counselling or referral to psychiatry.



Quality care nationwide

Treatment is provided by a carefully selected and approved network of counsellors and psychologists.

Treatment takes place in a Stronger Minds preferred clinic, fitness and wellbeing site or medical centre around the country at a time to suit.



Guiding every step of the way

Whether the condition is complex, or the treatment plan needs revising, the Stronger Minds team will always be there to support and guide the member through the process.

Good to know:

- Stronger Minds is available on Plan 1, 2 and 3 for members aged 18 years and over **only**.



Important information

Things you should know

To make a truly informed decision and to ensure you choose the right level of Corporate Healthcover4/life for you and your employees there are some things you should know.

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.

Company Scheme Administrators can choose from four different types of underwriting which then determines how much the chosen plan costs.

Choose your option:

Full Medical Underwriting (FMU)

- All members looking to be covered will declare their medical history.
- Exclusions to the membership terms may be applied for pre-existing conditions.

Moratorium Underwriting (MORI)

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

Once a member has had cover with PHC for two years any eligible pre-existing medical conditions and symptoms that existed five years prior to joining will be covered if they've been completely trouble free from symptoms, advice and treatment for those two years

Continued Personal Medical Exclusions (CMPE)

- 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 new terms and conditions set out by PHC will apply.

Medical History Disregarded (MHD)

- We'll not apply any exclusions for specific medical conditions, subject to membership terms.

Good to know:

- More information about underwriting can be found in section 3 of the HealthCover4/life handbook

Glossary

A full glossary can be found in section 7 of the HealthCover4/life 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 slightly vary, so we've created four plans, with a few extra options that vary in degree of comprehensiveness. All so you can find a quality of cover that suits you.



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.



Complex case support

Don't quite have a conventional business set-up or want something slightly different? No problem. PHC is experienced in dealing with complex cases and well-practiced in delivering tailored healthcare solutions.



Health cover expertise

With over 25 years' experience as a health cover specialist, combined with being owned by a leading healthcare insurer, AXA PPP healthcare, you can take comfort in knowing you're working with experts.



More than PMI

Your members get so much more than PMI. Our mission is to help all our members live life well and it's this which drives us to continually introduce new products and services that enhance their lives and general wellbeing.



A partner in healthcare

Our close working relationship and provision of tailored and flexible private healthcare plans means you get more than just an insurer. You'll have a partner in healthcare.



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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