

Private Medical Insurance

Healthcover4life

Plan 1-3

Important changes to your cover

October 2019

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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 change we've made.

We recommend that you read this change 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.

New cover towards the cost of an external prosthesis

We have added a new benefit to your plan to pay up to £5,000 towards the cost of an external prosthesis if you need one after an accident or surgery for a medical condition. This is available when you have had continuous cover on a private medical insurance policy since before the accident or surgery happened. This benefit is payable once in the lifetime of your membership with PHC. Please see section 10 'Your cover for certain types of treatment' of your handbook for full details.

Additional cover for proton beam therapy

We want our members to have access to the most up to date proven treatments. Your policy now covers you for a type of radiotherapy, called proton beam therapy, when it is used to treat certain types of cancer. As this is a developing area of medicine there are only a few facilities in the country that offer this treatment at the moment, but we will look to provide wider cover as additional facilities become available.

We've reviewed and clarified your cover for cancer treatment

If you're having cancer treatment, it's important to know what your plan will and won't cover. So we've reviewed the wording in your handbook and made a few changes to make sure it's clear. For full details, please see the cancer section of your handbook.

There are a couple of significant changes in this section that we've highlighted below:

Increase in wig benefit and addition of head coverings

Your plan offers cover of up to £150 towards the cost of wigs while you are having cancer treatment. We're increasing this benefit to £400 and you can also claim for other temporary head coverings, like head scarves or hats.

Cover for unproven cancer drugs

We have reviewed the claims made by our members who have been invited to take part in a clinical drug trial for cancer treatment. Our experience is that, as the costs involved in taking part in a clinical trial will often be covered by the pharmaceutical company running the trial and treatment will generally take place in an NHS setting, there are no costs that would be covered under your plan.



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