

For Intermediary Information

PHC product updates



A member of the global group.

October 2023

Introduction

Welcome to our October 2023 product update.

The product review process remains an important part of the ongoing due diligence and development of the products and services we provide, ensuring they remain clear, safe and fair for your clients.

In line with the requirements and expectations of the Consumer Duty, we have and will continue to work with our parent company, product manufacturer and underwriter, AXA Health, on the wording within our customer communications and documents to ensure clarity around the products and services we offer.

This includes making sure that you, our valued broker partners, have the information you need to support your clients. If you have any queries or require more information about any of the changes in this update, please speak to your PHC relationship manager.

Best regards,

Steve Bettridge

Managing Director

Update types

This key indicates the types of changes we've made to our HealthCover4Life proposition.



Improved

We've improved our members' experience or access to the support and services.



Clearer

We've made something easier to understand.



Fairer

We've updated our 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

Making our policy wording clearer

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



Clearer

Change:	We've removed our policy wording regarding 'Natural ageing'
Update Type:	Clearer
<p>Following changes to the cover we provide in respect of the menopause, we've reviewed our Natural ageing exclusion.</p> <p>Natural ageing wording has been removed completely, as the benefit provided for the menopause is no different to any other condition. If a GP feels a referral is required, the referral would be authorised (subject to the general terms and conditions and underwriting conditions applied to the policy).</p> <p>It is important to note that we do not pay for the routine management of a medical condition, including the menopause, or for treatment that is usually carried out in a primary care setting.</p>	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've clarified our policy wording regarding eye conditions
Update Type:	Clearer
<p>The existing policy wording didn't provide enough clarity on eye co-ordination (convergence insufficiency) or eye focusing problems (accommodation dysfunctions).</p> <p>We have renamed our exclusion for long-sightedness, short-sightedness and astigmatism to 'Eye conditions' and have expanded the list to include eye co-ordination (convergence insufficiency) or eye focusing problems (accommodative dysfunctions).</p>	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've clarified our policy wording regarding sensory processing disorders
Update Type:	Clearer
<p>We don't cover treatment for sensory processing disorders; this is excluded under our 'Learning and developmental disorders exclusion'.</p> <p>To provide further clarity, sensory processing disorders has been added to the list of conditions that fall within the 'Learning and development disorders' exclusion.</p>	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've clarified our policy wording relating to dedicated heart and cancer nurses
Update Type:	Clearer
Our policy wording previously stated that dedicated heart and cancer nurses were available 24/7. While our nurses and counsellors provide 24/7 support through our 24/7 health support line (Health at Hand), dedicated heart and cancer nurses are only available 9am to 5pm.	
This has now been clarified within the policy wording.	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've clarified our wording around emergency treatment through AXA Doctor at Hand
Update Type:	Clearer
<p>In certain instances, either where emergency treatment is required or when a condition cannot be assessed online, AXA Doctor at Hand is not always a suitable service.</p> <p>To ensure members are aware of the limitations of the service, wording has been added to highlight that there are certain instances where AXA Doctor at Hand isn't the most appropriate service.</p>	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've clarified our wording regarding chronic conditions and applying the terms (ATT)
Update Type:	Clearer
<p>When a member has a chronic condition, the handbook explains the cover provided:</p> <ul style="list-style-type: none"> •The initial investigations to diagnose a condition •Treatment for a few months - so treatment can be started <p>If, following the above, they develop a flare-up or a complication inpatient treatment is covered to get the condition back to a controlled state.</p> <p>In order to provide further clarity for members regarding what treatment is covered if a flare-up occurs, the policy wording stating that we cover in-patient treatment to get the condition back to a controlled state has been removed. This is because it wasn't clear that if a total ATT was applied to a member's policy, this cover wouldn't be available to them.</p>	
Where are we telling members about this?	Handbooks

Consumer Duty changes



Clearer

Change:	We're updating how we talk about some of our services
Update Type:	Clearer
<p>To meet our responsibility under Consumer Duty regulation, we must communicate with our customers clearly and get it right the first time so they can make informed decisions.</p> <p>At PHC, we're taking the approach to use descriptive names which clearly describe what the service is or does, so they are widely understood and easy to remember.</p> <p>We're gradually updating how we talk about our services, for example support for muscles, bones and joints (Working Body), 24/7 health support line (Health at Hand) and Specialist Appointment Booking Service.</p>	
Where are we telling members about this?	Marketing materials and communications, webpages, member landing pages

Service updates



Improved

Change:	AXA Doctor at Hand now offer appointments with Advanced Nurse Practitioners (ANPs) in addition to GPs
Update Type:	Improved
<p>AXA Doctor at Hand users now have the option to book an appointment with an Advanced Nurse Practitioner or a GP when they visit the AXA Doctor at Hand app or website.</p> <p>The inclusion of Advanced Nurse Practitioners (ANPs) into the AXA Doctor at Hand service enables us to help more members at their time of need, without compromising on quality of care. As highly skilled healthcare professionals, ANPs are already regularly used in this capacity within both the NHS and across other private healthcare providers.</p> <p>Members are directed to either an ANP or a GP appointment depending on their symptoms, but the option does remain for the member to select a GP if they prefer. Members can speak to a GP 24/7, and ANPs are available 8am to 10pm, 365 days a year.</p> <p>Please note that this change is yet to be applied to the membership handbooks.</p>	
Where are we telling members about this?	All client and member facing webpages and documents that currently mention AXA Doctor at Hand

If you'd like to know more about any of the changes in this update, simply contact your PHC relationship manager.

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