

Private Medical Insurance

Healthcover4life

Important changes to your cover

October 2021

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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 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.

Staying close to your loved ones

We know that sometimes members need the support of a close friend or family member when they're having in-patient treatment. That's why we've extended the hotel accommodation benefit to allow a close relative or friend to stay in a hotel near to the private hospital when any member is having treatment, not just when a child is receiving treatment.

Referrals from the Working Body service

The Working Body service allows members to have an initial assessment with a physiotherapist by telephone, without the need to see a GP first. If face to face treatment is recommended, the Working Body service will now only be able to recommend physiotherapist or osteopathy treatment.

Stem cell and bone marrow transplants

We have reviewed the cover we offer for organ or tissue transplants. We will continue to cover stem cell or bone marrow transplants when needed as part of cancer treatment. However, our experience is that our members have found it difficult to access this benefit under their cover as organ transplants are rarely provided in the private sector due to their complexity and the specialist care they require.

We have amended your Handbook to be clear about the cover available under your plan.

Please see section 4.22 of your Handbook for full details.

Your cover for breast reconstruction

We know that the needs of our members following cancer treatment vary. That's why we've extended our cover for reconstructive surgery following breast cancer. Members can now have up to two fat transfer operations within three years of their initial reconstructive surgery. We will also pay for a nipple reconstruction, alongside two sessions of tattooing. If a member's implants are damaged by radiotherapy treatment, we'll pay for their removal and exchange within five years of completing radiotherapy treatment.

The AXA Doctor at Hand service

Members on your plan have had access to the AXA Doctor at Hand service for video and phone consultations with an online GP. This benefit has now been added to your Handbook.

Unfortunately, this benefit is not available on plans where only a child under 18 has cover.

Please see your Handbook for full details.

Self referral service for breast concerns

If you are concerned about any symptoms or change in your breast(s) we offer an optional self-referral service which can be used without seeing your GP first. Just call us so we can check your cover and take you through some questions to see if they will be able to help you. If the service can help we will refer you through to them and they will arrange a diagnostic appointment for you using your out-patient benefit.



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