

For Intermediary Information

PHC product update



April 2024

Introduction

Welcome to our April 2024 product update.

We continue to see significant demand for private health insurance, despite the increased pressure on costs and premiums. We have and will continue to work with our parent company, product manufacturer and underwriter, AXA Health, to provide the best possible care and benefits to our members, whilst also ensuring that we do this in a manageable and sustainable way.

In this product review, we've worked on the wording within our customer documents and communications to provide clarity around our cover for conventional treatment. We are also continuing our work to ensure that our services are accessible and easily understood for all customers. With this in mind, we have taken this opportunity, on top of reviewing our rules and benefits, to amend some of our service offering names to help our customers navigate our offer without confusion, and to simplify their experience with us. Details of these changes are included within this product update.

The aim of this update is to ensure 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

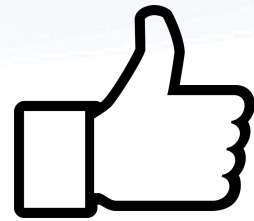
Update Types

Policy Wording

General Wording

Update Types

This key indicates the kinds of changes we've made to our HealthCover4life proposition.



Improved

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



Clearer

We've made something easier to understand.



Fairer

We've updated a 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 review we have made a number of small changes to our policy wording to make sure things are easy to understand and not open to ambiguity for customers.



Clearer



Service

Change:	We've reflected the introduction of a mixed clinical workforce in our handbook wording.
Update type:	Clearer, Service
<p>With the introduction of a mixed clinical workforce (GPs or Advanced Nurse Practitioners (ANPs)), we needed to reflect this in our handbooks.</p> <p>We are now adding to our member handbooks an explanation that consultations with our Doctor at Hand service may be offered with ANPs as well as GPs.</p> <p>AXA Doctor at Hand remains a GP led service, just with the option of an ANP consultation.</p> <p>Some small changes to the service terms will also be made during this review process.</p>	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've removed the definition of a GP in our handbooks.
Update type:	Clearer
<p>We previously included a definition of a 'GP' in our handbooks. This is no longer required as 'GP' is a known term and so we have removed it as a defined term.</p> <p>Previously in our <i>Glossary</i> section we included the definition of 'GP' as well as information regarding who we would accept referrals from. This now sits under section 2 (<i>Making a claim</i>).</p> <p>The '<i>Who can refer for treatment</i>' section has been moved and amended, and we now explain that we will only accept referrals from our AXA Doctor at Hand service, or a GP at the member's GP practice.</p>	
Where are we telling members about this?	Handbooks

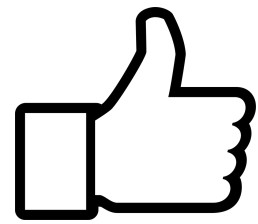
Policy wording updates



Clearer

Change:	We've updated the names of some of our services.
Update type:	Clearer
<p>To ensure it's clear what our services offer, we've changed how we refer to them. Where relevant, these changes have now been reflected in the handbooks for all of our products. A summary of these changes can be found below:</p> <p>Working body is now Support for muscles, bones and joints or Our muscles, bones and joints service, and we've added wording so members know this is available online as well as by calling our claims team. This has been reflected throughout the handbook.</p> <p>Health at Hand is now the 24/7 health support line and instead of saying Ask the expert, this is now Ask our health professionals.</p> <p>Fast Track Appointment service is now Specialist appointment booking service.</p> <p>Stronger Minds is now Mental health assessments and support service.</p>	
Where are we telling members about this?	Handbooks

Policy wording updates



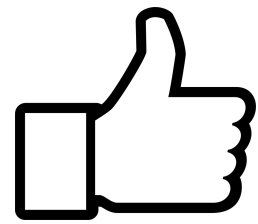
Improved



Clearer

Change:	We've updated our handbook wording regarding conventional treatments and drugs.
Update type:	Improved, Clearer
<p>When paying claims, it is important that we're fair to members, by paying the claims they expect, whilst also ensuring good claims management.</p> <p>To ensure clarity for members, we have made a number of changes to our handbooks. These changes include:</p> <p>Restrictions on what we pay for conventional treatment - A new paragraph in handbooks explaining the benefit we pay if there is more than one conventional treatment option available. We will pay a higher cost surgery only if it gives a better clinical outcome.</p> <p>Drug treatments - New wording has been added to the section '<i>Are there any additional requirements for drug treatment?</i>'. This follows the same ethos as not paying higher surgery and treatment costs, if there is no better clinical outcome (e.g. if a branded drug has received the same clinical approvals as an unbranded drug then we won't cover the cost of the more expensive drug).</p>	
Where are we telling members about this?	Handbooks and Important Changes Leaflet

Policy wording updates



Improved



Clearer

Change:	We've updated our wording relating to cancer nursing at home.
Update type:	Improved, Clearer
<p>We've made changes to the wording relating to cancer nursing at home when receiving cancer treatment, to ensure it better reflects the benefit we pay.</p> <p>Previously, our handbook wording only mentioned chemotherapy at home, which doesn't detail the extent of cancer services that we cover. In the revised wording we confirm that home nursing is available for chemotherapy by intravenous drip, an injection, delivery of oral chemotherapy tablets or other treatment. This is providing the treatment is under the referral of a recognised specialist and is with a nurse from a healthcare services supplier we have a contract with.</p> <p>To ensure clarity, this has meant removing all reference to chemotherapy under the main benefits table. It's not needed there anymore, as all information on cancer benefits can be found in the cancer benefit table and information.</p>	
Where are we telling members about this?	Handbooks and Important Changes Leaflet

Policy wording updates



Clearer

Change:	We've made changes to the wording relating to breast reconstruction.
Update type:	Clearer
<p>We've made changes to the wording relating to breast reconstruction to more accurately reflect all the scenarios for which we provide cover.</p> <p>The first minor change is to clarify our intention to only allow fat transfer surgeries to the diseased breast, not to the unaffected breast.</p> <p>The second and more significant change is to make it clear that if it is medically necessary for a member to have their reconstruction surgery re-done, then we will cover this. This must be within three years of the original first reconstruction surgery and would have to be agreed with us first.</p>	
Where are we telling members about this?	Handbooks and Important Changes Leaflet

Policy wording updates



Clearer

Change:	We've clarified our wording regarding our payment for equivalent costs for unproven treatment.
Update type:	Clearer
<p>We've added clarification of how we calculate the equivalent amount if a member is having unproven treatment.</p> <p>The wording now states that when a member is having unproven treatment, the amount we will pay will be based on the UK average amount. The amount would be based on what we would have paid for a fee-approved specialist and a hospital in the Directory of Hospitals.</p>	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've clarified our wording regarding group scheme leavers.
Update type:	Clearer
<p>We've updated some of our documents to make it clear that if the lead member leaves their group scheme, their cover, and cover for any of their family members, will stop when they leave.</p> <p>Our current process for lapsed employees is that if an employee is lapsed, we can backdate this up to 30 days from the notification. This is not currently mentioned in our handbook or Contract of Insurance & Administrator's Guide. For clarity, new wording has been added to these documents so groups will be fully aware what will happen if a member is to leave their employment.</p> <p>In the Contract of Insurance & Administrator's Guide, we advise that if a group contacts us prior to the member leaving the group then cover stops at the end of the day they leave. If we are notified within 30 days of the member leaving the group, we'll stop cover at the end of the day on which they leave employment. If we are notified more than 30 days after the member has left employment, we'll backdate removal, up to a maximum of 30 days from when the notification is received.</p> <p>We're also clear that the group remains responsible for the premium until the eligible member's cover has stopped.</p> <p>The handbook has had a small amend, so it is clear to members that if they leave their group scheme, their cover, and cover for any of their family members, will stop when they leave the group.</p>	
Where are we telling members about this?	Handbooks and Contract of Insurance & Administrator's Guide

Update Types

Policy Wording

General Wording

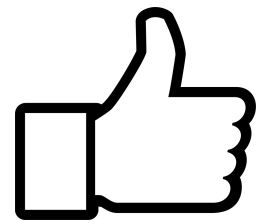
Policy wording updates



Clearer

Change:	Our handbooks have been updated to reflect the fact that the childbirth benefit now covers adoption.
Update type:	Clearer
In the new wording, the name of the benefit has been changed to New Child Benefit. Our handbook wording reflects that this is available for each child born or adopted by a parent named on the birth or adoption certificate.	
Where are we telling members about this?	Handbooks and Important Changes Leaflet

General wording changes



Improved



Clearer

Change:	We've updated our handbooks to improve accessibility.
Update type:	Improved, Clearer
<p>We've made the information provided to members on accessibility more prominent and made sure it's all in one place.</p> <p>To find out more about what we do to improve the accessibility of our website, documents and interactions with us for customers, please visit https://www.thephc.co.uk/stand-alone-pages/accessibility/</p>	
Where are we telling members about this?	Handbooks and Important Changes Leaflet

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

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