

The Permanent Health Company



PHC product updates

April 2026

FOR INTERMEDIARY INFORMATION



Welcome and thank you

We are pleased to share our April 2026 Product Update and to confirm that there are very few changes to our products in this review cycle.

This stability has been intentional, providing continuity at a time when change and uncertainty feel constant. We are pleased to confirm:

- There are no changes to HealthCover4*life* benefit levels
- Only minor rule amendments have been made to ensure clarity and consistency.

Whilst there have been very few changes, the attached update is intended to ensure that you and your teams have the information you need to continue advising and supporting clients with confidence.

All updated policy documents, application forms and the HealthCover4*life* brochure are available on our website.

Thank you for your support and the trust you and your clients place in us. If you would like to discuss how we can work more closely, if you require any more information or to arrange any training for your teams, please let us know via your PHC relationship manager or by emailing your requirements to sales@thephc.co.uk.

We look forward to continuing to work with you to further enhance how we support you in achieving your goals and making a positive difference for your clients, their employees and families.






Best regards,

Steve Bettridge
Managing Director

The Permanent Health Company

Update types

This key indicates the kinds of changes we've made.

	Better	We've improved our members' experience, access to our support and services, or the value offered by our plans.
	Clearer	We've made something easier to understand so it's not open to ambiguity or misrepresentation.
	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 excellent 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 policy wording to make sure that they are easier to understand and not open to ambiguity for customers.



Service

Change:	We've removed wording regarding natural teeth re-insertion
Update type:	Service
In order for re-insertion of natural teeth to be successful, the procedure must take place within two hours of the injury, i.e. as emergency treatment. This isn't practical for members in the vast majority of cases, so we've removed the benefit.	
Where are we telling members about this?	Handbooks

Policy wording updates



Clearer

Change:	We've improved our wording around external devices
Update type:	Clearer
<p>We've amended our wording regarding external devices. This is to make clear that while external devices come in many forms, none are covered by our plans.</p> <p>To do this we've provided a more detailed explanation, which makes clear that we don't cover buying, hiring or fitting of devices generally and that we don't cover crutches, joint supports and braces. We want to be clear that even when external devices are more expensive, the same rule still applies.</p>	
Where are we telling members about this?	Handbooks

Policy wording updates

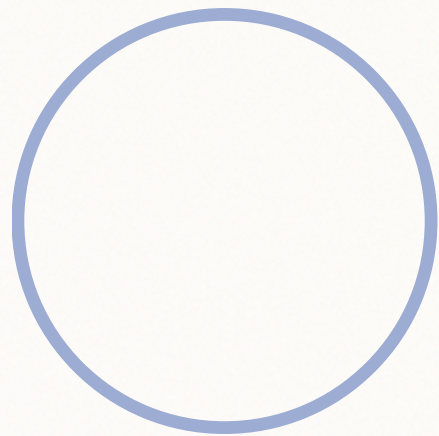


Fairer

Change:	We've strengthened our wording for proven conventional treatment
Update type:	Fairer
<p>Our wording on proven conventional treatment supports the use of multidisciplinary teams (MDTs). We've adjusted our wording to make clear that if an MDT is not mandated by NICE, but it is backed by guidance from other medical colleges or medical associations, we will support the member's treatment in line with medical best-practice</p>	
Where are we telling members about this?	Handbooks



**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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