

Support for muscles, bones and joints

Getting you to the right care for muscles, bones and joints

511,000 workers are suffering from a work-related musculoskeletal disorder.¹

As part of your healthcare cover, we offer an enhanced route to care for muscle, bone and joint problems. You can take control of how, when and with who you access advice. A simple to use, clinically designed online assessment directs you to the right clinician without the need for a GP referral and the online portal, available 24/7, enables you to book your own appointments with the right practitioner at the right time. It also holds your medical notes, bespoke exercise plans and any imaging you've had during follow-up appointments, and you can download your medical notes and referrals for your records.²

Expert care

The muscles, bones and joints service has an upfront digital triage, designed by a team of expert consultants and musculoskeletal clinicians. It means you will be directed to the right expert for a video or phone appointment, without needing to be referred by a GP first (subject to the terms, conditions and the underwriting terms applied to your cover. For example, if you are covered on moratorium underwriting, we may require some further information from your registered GP in order to assess whether your claim is eligible.).

We're working with muscle, bone and joint specialists, HBSUK and their multi-disciplinary team of experts, to offer appointments with:

- physiotherapists (within 24hrs)³
- advanced level physiotherapists (within 48hrs)³
- orthopaedic specialists (within 72hrs).³

Video and phone appointments are available Monday to Friday, 8am to 8pm.

Your journey to support

The HBSUK clinician you speak to during your video or phone call will assess your symptoms and explain what they could mean.

- In some cases, exercise and movement can ease pain. If that's the case, the clinician will provide a bespoke plan with exercises you can try at home, at the gym or even at work.
- If you need hands-on therapy to help you get moving again, we can support you with arranging treatment. We will also advise you on how many sessions of therapy your plan covers and any contribution you will need to make towards treatment, if applicable.
- If further tests or scans are required, the clinician can arrange these for you (subject to the benefits available to you as part of your healthcare cover).

The online portal enables any HBSUK clinician involved in your care to review your medical details securely online, maximising efficiency.

Our muscles, bones and joints service is available for members aged 18 years and over.

Relief from bothersome backs and troublesome twinges

It's quick and easy for you to get started on the road to recovery. As soon as there's a problem, simply call the PHC claims line to have your claim assessed. You'll then be able to access the portal.

- You can call us to start your care journey and we'll send you a link to access the online assessment.
- You'll then be prompted to book an online appointment at a time that suits you. You can also change or cancel your appointment via the portal.
- Before your conversation with the clinician, you'll be prompted to enter some details of the issue you're experiencing online, helping you get the most out of your appointment.

How to access

Call the PHC claims line on **0800 068 7111** or email **claims@thephc.co.uk**.

They'll check you're covered and provide you with a link to the service where you can be assessed, make appointments and get the treatment you need.

Please have your membership number ready when you call - this can be found on your Certificate of Cover.

¹ Health and Safety Executive, Key figures for Great Britain, 2024-2025.

² Online appointments through this service do not affect out-patient limits, excess or the number of physiotherapy sessions members are entitled to as part of their health scheme. However, these will be applied for any onward, face-to-face treatment.

³ All subject to market conditions, as HBSUK clinicians also work for the NHS.