

# Your guide to PHC's Health and Wellbeing services

PHC - Your healthcare cover partner



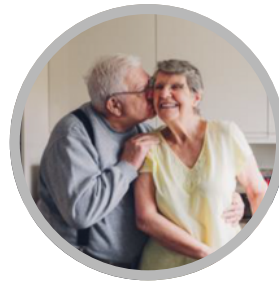
---

# Your Health and Wellbeing services all in one place

Over the last 30 years, PHC have become an established provider of private healthcare solutions.

We want to help you to live the happiest, healthiest life possible, and the part we play is to provide truly personal healthcare insurance cover, through our health and wellbeing products, services and other additional support that forms part of your policy with us.

Whether your goal is staying physically healthy, improving your mental wellbeing or having speedy access to reliable diagnostic tests and treatment, we aim to make access to our services as smooth and as easy as possible. We want to help you live life well, and that's what drives us to continually review and improve the services we offer to maintain and enhance your general wellbeing.



An established provider in the private health insurance industry for over  
**30 years**

This booklet aims to help you understand exactly what our products and services entail, and it includes all you need to know about how to access them. We have included some key health and wellbeing statistics, and you can also get to know more about our network of providers, who you will interact with when using some of our services.

---

# Table of Contents

<b>Our providers</b>	4
<b>Mental health</b>	
Counselling and support service	5
Mental health assessments and support service	6
Children and young people’s mental health support service	7
<b>Physical health</b>	
Muscles, bones and joints service	8
Health assessments	9
Fitness offers	9
<b>Cancer pathways</b>	
Breast cancer self-referral service	10
Prostate cancer self-referral service	11
Skin cancer self-referral service	12
<b>Primary care</b>	
AXA Doctor at Hand	13
Health support	14
<b>Care pathways</b>	
Digestive health pathway	15
Dermatology pathway	16
<b>Other support services</b>	
Long COVID care	17
Second opinion service	17
Specialist appointment booking service	18
Health Coaching	18
Untire Now	18

# Our providers

## Get to know more about our providers and how they help

Some of our services work in conjunction with external providers so that you can receive the best help possible.

Throughout this brochure, you will have come across some of these providers. Below is an overview of who the providers are, how they help you, and which of our services are tied with these providers.

### Who is Onebright?

A provider of private out-patient services exclusively focussed on mental health.

They have a network of over 2,500 experienced clinicians including psychiatrists, psychotherapists and CBT (cognitive behavioural therapy) practitioners dedicated to offering personalised life changing support.

Which PHC services involve this provider?

- Children and young people's mental health support service

### Who is HBSUK?

A specialist led online service that is part of the AXA Group, so you'll see these names when you use the service. Please only book your appointment from your own HBSUK account. If you book on behalf of someone else, the specialist won't have the right details.

Which PHC services involve this provider?

- Muscles, bones and joints service
- Digestive health pathway
- Dermatology pathway

### Who is Check4Cancer?

A reliable and trusted provider of early cancer detection and genetic services in the UK, by providing cancer services that are innovative, validated, and effective. Their clinical advisors have national and international reputations in their own cancer speciality, enabling them to provide award-winning services that are trusted by leading UK insurers, corporate clients and self-funding patients.

Which PHC services involve this provider?

- Breast cancer self-referral service
- Prostate cancer self-referral service
- Skin cancer self-referral service

# Mental health

## Encouraging mental wellbeing

**3.58 million**

people were in contact with mental health services at some point during 2022/23<sup>3</sup>

**21.5%**

rise in the number of people accessing talking therapies between 2021-2022<sup>4</sup>

**70%-75%**

of people with a diagnosable mental health problem do not receive treatment<sup>4</sup>

<sup>3</sup> Mental health statistics: prevalence services and funding in England - House of Commons Library

<sup>4</sup> Key statistics about mental health treatment and services - Counselling Directory, 2023

## Counselling and Support service



### Providing reassurance and guidance

**Our Counselling and Support service including Employee Assistance Programme (EAP) is available 24 hours a day, 365 days a year, to support you and your family members deal with life's ups and downs.**

This is a completely confidential and impartial service, provided by AXA Health, so you and your family members can call us as often as needed. This service is available to members aged 16 years and over.

#### Benefit from:

##### Remote support for everyday worries

Fast access to fully qualified mental health professionals just a phone call away or through online chat, with no GP referral needed.

##### Face-to-face counselling

Up to eight face-to-face or remote scheduled short-term counselling sessions with all complex cases assessed and directed by fully trained psychologists, where clinically appropriate.

##### Online help when you need it

Information and guidance on a variety of practical, medical and wellbeing topics through our online portal.

##### Counselling via e-mail

e-counselling allowing you to access counselling discretely and confidentially at a time and place that suits you.

##### Help with home and work life

Practical, impartial information for home and family issues such as money worries or care of the elderly through our LifeManagement™ service. They won't provide legal or financial advice, but provide the means to make an informed decision on how to proceed.

##### Employee Assistance Programme (EAP)

Daily life can be full of challenges. Some might be little things, and some might seem too much to cope with. Your EAP, which forms part of your Counselling and Support service, gives you someone to talk to and share your worries with, to help you get through your problems.

## How to access

### To speak to somebody

Call PHC's dedicated Counselling and Support service on **0800 316 1213**. Please state that you are a PHC member when you call.

### To access the online portal

Visit [axabesupported.co.uk](https://axabesupported.co.uk) and register by entering your email address, followed by selecting a password. Once you have registered you will be asked to add your first name, surname and access code, Phc. Please note the access code is case sensitive.

If you have previously registered for the site, your login details will remain the same. If you have forgotten your password, select the forgotten password link.

**1 in 6**

adults have experienced a 'common mental disorder' like **depression or anxiety** in the past week<sup>1</sup>

**£16bn**

spent on mental health services in 2022/23 by the NHS in England<sup>1</sup>

**37.6%**

of people with severe symptoms of common mental disorders (CMD) reported also having physical health issues<sup>1</sup>

<sup>1</sup> House of Commons Library - Mental health statistics, March 2024

## Mental Health Assessments and Support service



### A simple, fast journey to mental health treatment and support

**Mental illness is often one of the most challenging health issues, and for the sufferer it can be as debilitating as many chronic physical conditions.**

PHC's Mental Health Assessments and Support service is there to provide clinically-led help and support as soon as you experience a mental health issue. You only need to make one call to our claims team to kickstart your road to recovery. The claims team will check that you're covered and advise you of the next steps to get in touch with the Mental Health Assessments and Support service team. All without the need for a GP referral.

#### Benefit from:

##### Talking to an expert without any fuss

Simply call to arrange an assessment with a counsellor or psychologist.

##### Receiving the right care and treatment

Mental health conditions can be complex, and treatment can therefore vary enormously. Mental Health Assessment and Support service counsellors and psychologists manage this daily, helping you to receive the most appropriate treatment to best meet your needs.

This could be in the form of self-help and life management to cognitive behavioural therapy (CBT), counselling or referral to a psychiatrist.

##### Quality care nationwide

Treatment is provided by a carefully selected and approved network of counsellors and psychologists.

Treatment takes place in a Mental Health Assessments and Support service preferred clinic, fitness and wellbeing site, or medical centre around the country, at a time to suit you. Remote consultations can be utilised.

##### Guidance every step of the way

Whether the condition is complex, or the treatment plan needs revising, the Mental Health Assessments and Support service team will always be there to help and guide you through the process.

### How to access

Call the PHC claims line on **0800 068 7111** or email [claims@thephc.co.uk](mailto:claims@thephc.co.uk).

They'll check you're covered and advise you of the next steps to get in touch with the Mental Health Assessments and Support service team.

*To access this service, mental health must be included in the core PMI plan. Use of the service will impact any excess, out-patient and overall benefits applicable to your policy.*

*This service is available to members aged 18 and over only.*

*You can access this service without a referral from your GP unless we require further information to assess the eligibility of your claim.*

*Please note that eligibility to use the service is subject to the terms, conditions and 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.*

**1 in 5**

children and young people aged 8 to 25 had a probable mental disorder in 2023<sup>2</sup>

**36.9%**

of children aged 11 to 16 with a probable mental disorder were 5 times more likely to have been bullied in person<sup>2</sup>

**20.3%**

of children aged 7 to 16 had a probable mental health condition in 2023<sup>2</sup>

<sup>2</sup> NHS England - Mental Health of Children and Young People in England, November 2023

## Children and Young People's Mental Health Support service



### To better support children and their mental health

**You can get prompt access to an initial clinical consultation which will help you, and the clinician, gain an understanding of your child's needs. We can help your child get the right kind of support or treatment for conditions such as anxiety, depression and OCD.**

This service is provided by Onebright and is available to children and young people aged 5-17 years old only, following a GP referral.

*To access this service, mental health must be included in the core PMI plan.*

#### Benefit from:

##### Enhanced care and treatment

Children and young people can get fast access to the right mental health support, first time.

This service can offer support for a range of conditions such as anxiety, depression and obsessive compulsive disorder (OCD), and the type of treatment available includes talking therapies or psychiatric treatment.

##### Experienced professionals

The service employs trained and experienced mental health professionals, including child psychologists and therapists, who specialise in working with children and young people.

#### How to access

Call the PHC claims line on **0800 068 7111** or email [claims@thephc.co.uk](mailto:claims@thephc.co.uk).

We'll check you're covered and pass you straight through to the Onebright service team.



# Physical health

## Accelerating you to treatment and better health

PHC provides you with access to prompt diagnosis and treatment at a time that is convenient for you, so you can be back to full health and work, quickly and hassle free.

**40%**

of people aged between 45 and 54 years were living with a musculoskeletal condition as of 2024<sup>5</sup>

**18.4%**

of people aged 16 and over self-reported a long-term musculoskeletal condition<sup>6</sup>

**20+ million**

people in the UK live with a musculoskeletal condition<sup>7</sup>

5 Prevalence of musculoskeletal conditions in the UK as of 2024, by age - Statista, 2024

6 Musculoskeletal health local profiles - GOV.UK, 2024

7 The state of musculoskeletal health - Versus Arthritis, 2024

## Muscles, Bones and Joints service



### Getting you moving again, fast

You no longer have to wait for a GP referral when you need support with your muscles, bones or joints. Our online service enables you to refer yourself, any time you need to.

We're working with HBSUK and their network of musculoskeletal experts to offer appointments with:

- Physiotherapists (within 24hrs)
- Advanced level physiotherapists (within 48hrs)
- Orthopaedic specialists (within 72hrs).

There are lots of issues that affect the muscles, bones and joints. Many of them can impact your ability to work, so it's important you get the right support. You'll be guided through a short online assessment to point you in the right direction. You can then use the portal to book a phone or video appointment with the right clinician at a time that suits.

After the initial consultation, your physiotherapist or orthopaedic specialist will outline a treatment plan based on your specific needs. This could include:

- self-management
- a course of treatment with a physiotherapist or osteopath
- an imaging referral or a referral to a specialist or consultant.

### Benefit from:

Speaking to an experienced physiotherapist over the phone.

Early intervention - treatment organised for members to help them back to health.

Follow-up support.

### 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.

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

*This service is available to members aged 18 and over only.*

*You can access this service without a referral from your GP unless we require further information to assess the eligibility of your claim. Please note that eligibility to use the service is subject to the terms, conditions and 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.*

## Health assessments



### Helping members identify where to focus efforts

Health assessments make it easy for you and your family members to see where to focus efforts, and how even small steps can add up to great strides, making it easier to keep going and aim further.

As part of your healthcare cover, you are entitled to a 25% discount on a range of Nuffield Health and Circle Health Group Health Assessments (terms and conditions apply).



Offering an advanced range of health assessments. Focussing on today's health and lifestyle issues, Nuffield Health uses the very latest assessment technology.

To book with Nuffield Health, please contact their central bookings team on **0345 2302 040**.

You will need to quote the client account number '10519' or your AXA Health membership number to obtain the discounted rate. If you don't have this available, please do contact us and we will be able to provide it for you. Full payment is required at the time of booking.

To find your nearest Nuffield Health Centre please visit [nuffieldhealth.com/health-assessments](http://nuffieldhealth.com/health-assessments).



Providing you with an excellent opportunity to understand your health. Their GPs and health assessment nurses will review your health and offer practical advice on how you can make changes to help reduce your risk of developing common, but often preventable conditions such as heart disease, stroke, diabetes and kidney disease.

For Circle Health Group health assessments, please visit [circlehealthgroup.co.uk/healthfirst/health-assessments](http://circlehealthgroup.co.uk/healthfirst/health-assessments).

Or you can call **0800 004 600** quoting 'T57' to receive your discount.

*If any tests or investigations are recommended following a health assessment, the terms and benefits of your plan will apply. You will need to arrange a referral through your GP as we will not accept referrals directly from the health assessment provider.*

## Fitness offers



### With Huddle and Nuffield Health

Everyone's route to better health and fitness is different.

With our latest gym offers, you're not tied down to one venue. There's even an online-only fitness option, giving you the flexibility to look after your health and wellbeing in the way that works for you.

It's never been simpler to stay fit and healthy in mind and body. Get fit and healthy your way, with up to 40% off flexible gym memberships for you and your family members (terms and conditions apply).

#### Benefit from:

Discounted memberships

No cancellation charges

Different activities and gyms

In-person and online options

#### How to access

To redeem or to see the latest offers available, go to: [thephc.co.uk/gym-discount/](http://thephc.co.uk/gym-discount/)

# Cancer pathways

Focussing on prevention, early diagnosis, treatment, and support

**1 in 7**

women in the UK will develop breast cancer in their lifetime<sup>8</sup>

**80%**

of breast cancer cases are in women aged over 50<sup>8</sup>

**1,300**

deaths each year from breast cancer can be prevented by routine screening<sup>8</sup>

*8 Breast cancer in the UK 2024 - Breast Cancer Now*

## Breast cancer self-referral service



### Reassurance when you need it most

We know how worrying a possible cancer diagnosis is. Which is why, if you've spotted any changes to your breasts and are worried it may be cancer, we'll make sure you receive the tests you need, quickly. You won't even need to get a GP referral first; all you need to do is call us. You'll be asked some questions to make sure this service is right for you and if it is we will arrange for you to visit a private Check4Cancer clinic.

### All the tests you need, in one day

**You will receive a One Stop breast assessment. This means you'll have all the necessary tests taken on the same day. This could include:**

- A clinical breast examination
- Mammography or ultrasound (or both)
- Fine needle aspiration or core biopsy as clinically necessary

You'll be pleased to hear that you will be given an indicative outcome on the same day. If a biopsy is taken you'll receive those results within five working days.

### Support for you

A cancer diagnosis, or even just the prospect of one, can be an extremely stressful and worrying time for you and your loved ones.

You can therefore take comfort in knowing we have dedicated cancer nurses, available to you, via phone, to provide support from day one, if a cancer diagnosis is given.

### How to access

Call the PHC claims line on **0800 068 7111** or email [claims@thephc.co.uk](mailto:claims@thephc.co.uk).

*This service is available to members aged 18 and over only.*

*You can access this service without a referral from your GP unless we require further information to assess the eligibility of your claim. Please note that eligibility to use the service is subject to the terms, conditions and 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.*

**1 in 8**

men will be diagnosed with prostate cancer in their lifetime<sup>9</sup>

**12,000**

die from prostate cancer every year. That's one man dying every 45 minutes<sup>9</sup>

**510,000**

men are living with or after prostate cancer<sup>9</sup>

<sup>9</sup> About prostate cancer - Prostate Cancer UK, 2025

## Prostate cancer self-referral service



### Reassurance when you need it most

We know how worrying a cancer diagnosis is, and how the stress of needing more invasive diagnostic procedures is likely to add to this worry.

We've teamed up with Check4Cancer to develop a prostate cancer diagnostic pathway which may help you avoid unnecessary invasive procedures such as a biopsy.

So, if you have suspected prostate cancer, follow this guide to find out how we can support you.

### Quick access to assessments

#### You have a raised PSA level

This could have been identified through your GP, a screening programme or a health assessment.

#### Call us - you won't need a GP referral first

Our team will ask you some questions to make sure this journey is right for you.

#### Check4Cancer

You'll then be referred onto Check4Cancer for an initial assessment.

#### Guidance

Their clinical team will guide you through the appropriate clinical route; either booking an mpMRI scan or a consultation.

#### Appointment

An appointment will usually be available within five working days.

#### Consultations

Consultations are with a specialist within our network, who are regularly reviewed for quality.

### How to access

Call the PHC claims line on **0800 068 7111** or email [claims@thephc.co.uk](mailto:claims@thephc.co.uk).

*This service is available to members aged 40 and over, with a raised PSA test.*

*You can access this service without a referral from your GP unless we require further information to assess the eligibility of your claim. Please note that eligibility to use the service is subject to the terms, conditions and 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.*

**9%**

projected rise in melanoma skin cancer incidence rates between 2023-2025 and 2038-2040<sup>10</sup>

**90%**

of all skin cancers are preventable and if detected, diagnosed and treated early, almost all cases are curable<sup>11</sup>

**20,800**

predicted number of cases in 2024<sup>12</sup>

<sup>10</sup> Melanoma skin cancer statistics - Cancer Research UK

<sup>11</sup> Skin cancer; the problem and facts - SKCIN, [www.skcin.org](http://www.skcin.org)

<sup>12</sup> Melanoma skin cancer cases rising in UK - BBC News, 2024

## Skin cancer self-referral service



### Helping to put you in control

A cancer diagnosis, or even just the prospect of one, can be an extremely stressful and worrying time for you and your loved ones, but you can take comfort in knowing we have expert support available to you. You won't even need to get a GP referral first; all you need to do is call PHC. You'll be asked some questions to make sure this service is right for you and if it is we will arrange for you to visit a private Check4Cancer clinic.

If you are diagnosed with skin cancer, your specialist will determine the best treatment and care for you. Your treatment is likely to depend on: the type of skin cancer, how far it's grown or spread, where the cancer is, and the stage of the cancer (if relevant). Your specialist will discuss your treatment options, their benefits and the possible side effects with you.

#### Benefit from:

##### Direct access to the service

With no need for a GP referral, members simply contact the PHC claims helpline if concerned.

##### Our appointment booking service

An appointment being arranged, on your behalf, at a nearby clinic within five working days.

##### Specialist support

Seeing a dermatology nurse specialist who will take and upload digital dermoscopic imagery.

##### An expert review

A remote review of the images by a consultant.

##### Reassurance

The reassurance that the service is delivered by cancer screening provider Check4Cancer and that you'll receive an outcome within five working days.

#### How to access

Call the PHC claims line on **0800 068 7111** or email [claims@thephc.co.uk](mailto:claims@thephc.co.uk).

*This service is available to members aged 18 and over only. You can access this service without a referral from your GP unless we require further information to assess the eligibility of your claim. Please note that eligibility to use the service is subject to the terms, conditions and 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.*

# Primary care

## AXA Doctor at Hand

At PHC, our priority is to be here for our members. That's why our healthcare plans come with access to video and phone appointments available 24/7 through our online GP service, AXA Doctor at Hand powered by Doctor Care Anywhere (DCA).<sup>13</sup>



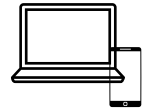
Anytime



Anywhere



Qualified GPs and Advanced  
Clinical Practitioners (ACPs)



By video or phone

### Benefit from:

#### Convenient video or phone appointments

AXA Doctor at Hand is a 24/7 service, available wherever and whenever you need it. From a choice of appointments with GPs or Advanced Clinical Practitioners (ACPs) for advice, prescriptions, or eligible referrals, AXA Doctor at Hand takes care of things seamlessly.<sup>13</sup>

With AXA Doctor at Hand, appointments by video or phone are available 24 hours a day, 7 days a week, 365 days a year. GPs are available 24/7. Advanced Clinical Practitioners are available from 8am-10pm.

There's no need to fit in with fixed opening hours or be left hanging on the phone to make an appointment.

#### 24/7 access anytime, anywhere

- 24/7 access anytime, anywhere.<sup>13</sup>
- 20-minute consultations as standard.
- Choice of experienced GPs or ACPs all trained in video consultations.
- Access at home or abroad.
- Prescriptions will be uploaded to your account right after your consultation - simply log in to choose whether to have your medication sent to your local pharmacy or directly to your home.<sup>14</sup>

### Emergencies

AXA Doctor at Hand, powered by Doctor Care Anywhere, is not an emergency medical service and doesn't treat emergencies.

If you think you have a medical emergency, please call 111 or 999 or go to an A&E in the UK.

You should be aware that there are some conditions that can't be assessed online, so you may need to make an appointment with your registered NHS or private GP instead.

### How to access

#### To access the online portal

Visit [the-phc.co.uk/online-gp](https://the-phc.co.uk/online-gp) and input your activation code (certificate number) to register. This can be found on your Certificate of Cover.

If there are any issues with the sign-up process, please contact Doctor Care Anywhere directly using details below:

Telephone: **0330 088 4980**

E-mail: [contactus@doctorcareanywhere.com](mailto:contactus@doctorcareanywhere.com)

<sup>13</sup> Subject to appointment availability and the DCA fair use policy. Access to AXA Doctor at Hand is not available to under 18s covered on the policy.

<sup>14</sup> Available in most circumstances. Out-patient prescriptions and deliveries are not covered by the scheme and may cost more than on the NHS. Medicine may not be available worldwide. Prescriptions are restricted in the USA and sanctioned countries.

# Health support

## Giving you direct access to health professionals

**When you have a health concern or question there's little more reassuring than speaking to somebody in the know. So, we make sure you always have access to our health professionals.**

There are three routes to accessing health support:

### 24/7 Health Support Line

#### Call with health queries any time

No worry is too small - if it matters to you, it matters to us. Our prompt and professional service is available to you when you need it, day and night, 24 hours a day, 365 days a year.

#### Who are the professionals?

Nurses | Counsellors | Midwives | Pharmacists

### Online Health Centre

#### Convenient online health information

Our helpful online Health Centre brings together the latest information from experts, specialist organisations and NHS resources. Topics cover a broad spectrum from ageing well, fitness and exercise through to specific conditions and illnesses such as cancer, mental health, and diabetes.

Plus, you can also put your own questions to our panel of experts at our regular live online discussions. Alternatively, you can e-mail your question through the Ask the Health Professional online panel and the appropriate medical professional will respond.

#### Who are the experts?

An extensive panel including but not limited to doctors, psychologists, physiotherapists, and dieticians.

### Dedicated Nurse Service

#### Ongoing reassurance and support from day one - ready to talk over the phone

If you are diagnosed with cancer or a heart condition, we can put you in touch with our Dedicated Nurse Service. We know that a swift diagnosis and prompt treatment access must go in hand with genuine help, support and understanding from people who truly care.

Every one of our friendly nurses understands what a diagnosis like this means.

For heart related conditions, you might want to understand what happens in bypass surgery, learn how to live with a pacemaker or just chat to relieve your stress levels.

For cancer, you might take comfort in discussing your symptoms or talking through how to break the news to the people you care about.

Whatever you need, whenever you need it, one of our dedicated nurses is waiting to talk.

Speak to our specialist cancer and heart nurses 9am to 5pm Monday to Friday. Outside these hours our experienced nurses and counsellors provide round the clock support via our 24/7 Health Support Line.

### How to access

#### 24/7 Health Support Line

Call **0800 027 1393**

#### Online Health Centre

Visit [axabesupported.co.uk](http://axabesupported.co.uk) and register by entering your email address, followed by selecting a password. Once you have registered you will be asked to add your first name, surname and access code, Phc. Please note the access code is case sensitive.

If you have previously registered for the site, your login details will remain the same. If you have forgotten your password, select the forgotten password link.

#### Dedicated Nurse Service

Call the PHC claims line on **0800 068 7111** or email [claims@thephc.co.uk](mailto:claims@thephc.co.uk).

# Care pathways

## Health support to enhance and optimise your healthcare

**58%**

of people have experienced gut health problems <sup>15</sup>

**60%**

of people shy away from talking about their digestive health <sup>15</sup>

**30%**

of those surveyed said their gut health has deteriorated over the last year <sup>15</sup>

<sup>15</sup> UK gut health report - Holland & Barrett, 2023

<sup>16</sup> Bowel Research UK, [bowelresearchuk.org](http://bowelresearchuk.org) [accessed 4 March 2024]

## Digestive Health pathway



### Get digestive health worries checked out online by a specialist

One million people in the UK are currently living with a serious bowel condition <sup>16</sup> or experiencing other digestive health concerns. With PHC's new Digestive Health pathway, we can help you get fast access to online support and connect you with HBSUK's network of clinical specialists. The service can help you with problems to do with the whole digestive tract, from the oesophagus, to the stomach, to the bowel.

As part of your healthcare cover, we offer an enhanced route to care for digestive health 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 and the online portal, available 24/7, enables you to book your own appointments with a suitable practitioner at a time that's convenient for you. It also holds your medical notes and any imaging you've had during follow-up appointments, and you can download your medical notes and referrals for your records.

Following a GP referral to a gastroenterologist or general surgeon for digestive health symptoms, you will have the option to complete an online assessment via the HBSUK platform.

Use of the service will impact any excess, out-patient and overall benefits applicable to your policy.

### Benefit from:

An online case assessment from a relevant care service provider we work with and advice on next steps.

A face-to-face, video or phone consultation with the specialist, if needed.

Further tests that you can carry out at home if appropriate.

### How to access

Call the PHC claims line on **0800 068 7111** or email [claims@thephc.co.uk](mailto: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.

*This service is available to members aged 18 and over only.*

**1 in 4**

people in England and Wales see their GP about a dermatological condition every year<sup>17</sup>

**3.5m**

out-patient or day surgery attendances every year for dermatological conditions<sup>17</sup>

**8%**

annual increase of skin cancer cases in England and Wales<sup>17</sup>

<sup>17</sup> Dermatology - NHS England

## Dermatology pathway



### Skin worries checked out quickly online

**Now you can quickly get an assessment online for help with those skin symptoms and concerns which can't be managed by your GP.**

If you are aged 18 and over and have a referral from your GP relating to a skin concern, you can now use our Dermatology pathway to see a consultant. We can help you get fast access to online support and connect you with HBSUK's network of clinical consultants.

### What's included in the service?

**The Dermatology pathway includes the following, as needed:**

- An online clinical assessment with a consultant dermatologist, followed by advice on the next steps required.
- For further support, a face-to-face, video or phone consultation with the specialist can be arranged.
- Face-to-face appointments, for example for a biopsy, can be booked via the online portal or through our Specialist Appointment Booking service.
- We can check what your membership covers, and advise you on whether you need any extra investigations not offered by the service.

Use of the service will impact any excess, out-patient and overall benefits applicable to your policy.

### How to access

Call the PHC claims line on **0800 068 7111** or email [claims@thephc.co.uk](mailto: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.

*This service is available to members aged 18 and over only.*

# Other support services

## Further support services to maximise your healthcare cover

**1 in 5**

people who have had COVID-19 have symptoms that last five weeks or longer <sup>22</sup>

**1 in 10**

still have symptoms 12 or more weeks afterwards <sup>22</sup>

**1.9 million**

people in the UK reported that they were experiencing long COVID <sup>23</sup>

<sup>22</sup> *The prevalence of long COVID and COVID-19 complications - Office for National Statistics*

<sup>23</sup> *Coronavirus: Long covid - House of Commons Library, 2024*

## Long COVID care



### Helping you on the road to recovery

To help you start feeling more like yourself again, we've worked with leading experts who've been at the forefront of the pandemic to develop specific, dedicated support – including fast access to specialist help or to a comprehensive rehabilitation programme. It's already set up and ready to support our members.

Whether you have an underlying condition that's been made worse or need treatment and rehabilitation, we'll make sure you're speaking to the people who can help – quickly and easily. All you need is a referral – for example from a GP or a specialist – and we'll get everything moving.

#### Benefit from:

A remote consultation with a specialist led by a team of long COVID experts.

Guidance on your road to recovery through the most appropriate treatment.

Access to as much support as possible from home, including flexibility around your working day, if needed.

#### How to access

Call the PHC claims line on **0800 068 7111** or email [claims@thephc.co.uk](mailto:claims@thephc.co.uk).

## Second Opinion service



### Giving you peace of mind and reassurance when you most need it

Sometimes another opinion can be invaluable. It could be the difference between you having the confidence to make the right decision for your recovery, and going ahead with treatment you aren't comfortable with.

That's why we offer our Second Opinion service, giving you peace of mind and reassurance when you need it most. This service is designed to make sure you're completely confident with your specialist's recommendations.

#### How to access

Call the PHC claims line on **0800 068 7111** or email [claims@thephc.co.uk](mailto:claims@thephc.co.uk).

---

## Specialist Appointment Booking service



### Directing you to the right specialist at the right time and place

Being referred to see a specialist can be a stressful time in a person's life and waiting to find out who you'll see and when can amount to additional worrying.

So, to help you access the treatment you need quickly and with minimal hassle, we have our own Specialist Appointment Booking service. Once you receive a referral from your GP simply call PHC and if your claim is assessed as being eligible, our service team will help you by sourcing a suitable and recognised specialist.

They can provide you with the details of up to three fee-approved specialists in your required area, who you can contact directly to arrange an appointment at your own convenience, or if you prefer, they can book an appointment in a location that fits around your working hours.

We can't take all your worry away, but we can remove the stress of waiting for an appointment date and time.

#### How to access

Call the PHC claims line on **0800 068 7111** or email [claims@thephc.co.uk](mailto:claims@thephc.co.uk).

## Health Coaching

We offer an online dedicated health coaching service for people with cancer. A trained health coach will provide expert advice and support in working towards your personalised goals.

## Untire Now

Untire Now is a tiredness management app that's been designed by cancer experts amongst others, and with cancer patients to help reduce fatigue.



## Want to talk?

If you have further questions about your healthcare cover don't hesitate to get in contact with us.

Our friendly team are always here to help you.

**01923 770 000**

For more information about our health and wellbeing services, please visit [thephc.co.uk/phc-member-area](https://thephc.co.uk/phc-member-area)

