

Heart Health

JANUARY 2026

British Heart Foundation states over 8 million people in the UK are living with a cardiovascular disease and it causes around a quarter of all deaths.

To help stay informed, below is a selection of questions and answers on heart health.¹

HEART-HEALTH BASED QUESTIONS

I have an irregular heartbeat. How dangerous can this be, and should I get it looked into properly?

It would be advisable to get it professionally checked. The reason is that, although we all have extra and missed beats every day and probably every hour, there is a common condition called atrial fibrillation (AF) which, although not necessarily dangerous in itself, makes it more likely to develop blood clots, which can travel to the brain, resulting in strokes.

How do you tell the difference between indigestion and a more serious chest problem?

If a member can relieve their symptoms easily with an over-the-counter antacid medicine or tablet, it's unlikely to be anything to worry about.

If the discomfort persists or there are any other symptoms, such as weight-loss, tiredness or a loss of appetite, it is best to get it checked out by their GP.

Should heart palpitations be checked out immediately, or is it only in certain circumstances that it should be something to worry about?

It should be checked out sooner rather than later even though most will not be anything to worry about.

Whilst heart palpitations are often found to be so infrequent that they're not cause for concern, they can sometimes indicate a true alteration in the heart's rhythm, which may need treating.

FAMILY HISTORY OF HEART ISSUES

My 86 year-old mother has angina and has also had a heart bypass about 12 years ago. I am 60 and was wondering if my mother's condition was in any way hereditary?

Things like angina and furring up of the arteries do have an inherited element to them quite often, but that is only one factor of many. Others include:

- smoking
- blood pressure
- cholesterol levels
- weight
- suffering from diabetes
- whether or not you exercise.

So it's not inevitable that an individual will have the same condition, especially with preventative steps like those listed above to help reduce the risk.

Several members within the family have suffered heart attacks - what can I do to prevent this happening?

If a member has a family history of heart attacks, it's even more important that they have their blood pressure and cholesterol levels checked and that they don't smoke. It would also be worth having a fasting blood sugar check done because high blood pressure, high cholesterol and type 2 diabetes often go together.

Taking regular exercise at least 3 times a week can also help to keep their heart healthy.

If a member is concerned about any of the symptoms or heart health issues then they should contact their GP and seek medical advice.



PHC'S HEALTH AND WELLBEING SERVICES

When you decide it's the right time for you to take the next steps, we're here for you. We offer a range of health and wellbeing services, including additional care pathways that may be available to you as part of your healthcare cover with PHC. Find out more about what these services entail and how to access them.

Health assessments

Health assessments make it easy for members and their family 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 PHC's healthcare cover, members are entitled to a 25% discount on a range of Nuffield Health and Circle Health Group health assessments (terms and conditions apply).

How to access

Visit thephc.co.uk/health-assessments

Cardiology service

If you're over 18 and have a referral from your GP, you can get your health concerns checked out quickly by a consultant cardiologist, from the convenience of your own home. The consultant cardiologist will review your online assessment and aim to advise on next steps, usually within three working days.

This is a specialist-led service delivered by HBSUK, who are part of the AXA Group. You'll see the name HBSUK when you use the service.

How to access

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

Second opinion service

Giving you peace of mind and reassurance when you need it most. This service is designed to make sure you are 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.

