

phc

Helping your business achieve more

Your health is unique.
And we've got you covered.

October 2026



Welcome to phc

We've spent over 30 years helping organisations take care of their people by building honest relationships and providing support that actually makes a difference. PHC remain extremely proud of the service we continue to provide to our clients and members.

Our job is to help your people get the care they need, feel better faster, and get back to doing what they do best - keeping your business moving. And when something needs extra attention, we don't disappear. We stay in touch, keep you updated, and make sure it's handled with care.

We're built around people, not processes. And we believe strong relationships are what make everything work - for you, for us, and most importantly, for your team.

Your time matters. Your people matter. So, we keep things simple: clear communication, quick responses, and a team that stays involved until everything's sorted.

Throughout this brochure we hope to give you a feel for what sets PHC apart and how we can help your business achieve more.



Mike Wagg,
Sales Director

Over 38,000 members and dependants take comfort in knowing their health is covered with PHC.

We're owned by one of the UK's leading private healthcare insurers, AXA Health and are part of the global AXA Group. So you can be assured that we're underpinned by the financial strength and security of one of the world's leading insurers, to be there when you need us.

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Private medical insurance

Supporting members to live life well

At PHC, we believe healthcare should be personal. Your employees are individuals with their own needs, and when they reach out, they will speak to someone who listens and wants to help.

We're a small, collaborative team backed by the strength and scale of AXA. That means we can combine trusted expertise with an experience that's accessible, responsible and straightforward for both you and your employees.

You'll find clear conversations, fair decisions and support that shows up when it matters most.

Because when your employees feel supported, they can focus on what matters in their work and their lives, and you can feel confident you've chosen a partner who puts people first.

- PHC's private healthcare plans can help those covered to:
- ✓ Adopt healthier lifestyles which could help reduce the chances of falling ill.
 - ✓ Deal with life's ups and downs and implement coping strategies and remedies.
 - ✓ Feel supported when they do face medical conditions and need professional support and guidance.

So you can be sure that when you take out corporate cover with us you get more than PMI.

Issue		Solution
Musculoskeletal disorders		Muscles, bones and joints support service Health assessments, and fitness offers
Mental health challenges including stress, anxiety and depression		Mental health assessments and support service Counselling and support service, including EAP
Cancer care		Cancer self-referral service for breast, skin and prostate conditions
Access to primary care		AXA Doctor at Hand - 24/7 GP access Health support
Care pathways		Digestive health, Dermatology, Cardiology, Neurology, and Urology services

There for members when needed

Making a claim

Picking up the phone to make a claim when members have a health concern can be a daunting task, but PHC is there to be a listening ear and to help its members on their way to getting better.

Our experienced claims team offer a professional yet personal service that puts the member at ease and helps direct them on a path to getting back to health, whether that be by arranging support through our Muscles, bones and joints support service, helping facilitate an appointment using our Specialist appointment booking service, or accessing our mental health services. Members can be assured that we'll make the entire experience as smooth and straightforward as possible, whilst keeping form filling to the bare minimum.

Our healthcare plans

Discover HealthCover4life

No two businesses are the same and nor are their needs. That's why we've put flexibility at the heart of our private healthcare plans.

We've designed a range of four plans, all benefiting from core cover. They provide access to eligible private specialists, diagnostic tests, hospitals and treatment when needed, quickly.

To keep things simple, we've called them HealthCover4life Plans 1, 2, 3 and 4.

To provide you with more control, we give you even more choice. Once you've chosen from the four levels of cover, you can select additional options.

Reduce your costs:

- ✓ **Option a:**
(Available on Plans 1, 2 and 3 only)
 - Remove all benefits for psychiatric treatment.
- ✓ **Excess:**
Choose from a variety of excesses to help reduce your annual subscription.
- ✓ **Specified hospital list*:**
Select the Specified Hospital Directory, offering access to a reduced number of carefully selected private hospitals across the UK.

Enhance your cover:

- ✓ **PHC Plus:**
(Available on Plans 1 and 2 only)*
 - Access to hospitals outside of the standard Directory of Hospitals (this does not include access to hospitals that are included on the London upgrade list, unless selected) .
 - £500 towards fees for visits to a private GP outside of our AXA Doctor at Hand service.
 - We'll pay all recognised surgeon and anaesthetist's fees in full.
 - Cover for the out-patient monitoring of specified chronic conditions, including follow-up consultations with a specialist.
- ✓ **London upgrade:**
Expand members hospital access across the capital.

**To select this, everyone on the plan must have it.*

PHC Plus

An optional upgrade

Plans 1 and 2 give you the option to enhance cover for members further.

In summary, members can benefit from:

✓ **Accessing hospitals outside of the standard Directory of Hospitals**

Our Directory of Hospitals has extensive UK coverage, but with PHC Plus, should your employees choose to visit a UK hospital not in the directory we'll pay up to the normal daily rates published. Our claims team will happily inform members of these rates when they register a claim.

✓ **Surgeon and anaesthetist's fees paid in full**

We'll pay all eligible recognised surgeon and anaesthetist's fees in full, regardless of the amount listed on our published schedule of procedures and fees.

Recognised specialists are carefully selected by our provider recognition team. Why and when specialists are added is based on several factors, but it is all done to ensure that members receive the best possible medical care if and when they need it.

✓ **Specified chronic condition support**

With the PHC Plus upgrade, you also have cover for the routine out-patient management of specified chronic conditions.

This includes follow-up consultations and associated diagnostic tests (but not out-patient drugs and dressings) with a specialist for the purpose of monitoring the on-going control of a specified chronic condition. These are: angina, asthma, diabetes, epilepsy, heart valve problems, high blood pressure, glaucoma, osteoarthritis, rheumatoid arthritis, thyroid problems and ulcerative colitis.

✓ **Private GP**

£500 towards fees to visit a private GP including GP minor surgery.

The appointments are not connected to our AXA Doctor at Hand service.

Good to know

- ✓ More information about specified chronic conditions can be found in section 3 of the Membership Handbook.
- ✓ Full details on what is and isn't covered, alongside any limitations to cover, can be found in the Membership Handbook.

HealthCover4life benefits table

This benefit table shows you the benefits available on HealthCover4life Plans 1, 2, 3 & 4. For full details on what is and isn't covered, alongside any limitations, please refer to the Corporate HealthCover4life Membership Handbook.

	Plan 1	Plan 2	Plan 3	Plan 4
In-patient and day-patient				
Consultations, diagnostic tests and treatment	✓	✓	✓	✓
Psychiatric services	Up to 45 days a year	Up to 28 days a year	Up to 28 days a year	✗
Out-patient				
CT, MRI and PET scans	✓	✓	✓	✓
Active treatment of cancer including radiotherapy and chemotherapy	✓	✓	✓	✗
Surgical procedures	✓	✓	✓	✓
Additional out-patient				
Consultations including with practitioners	✓	✓	✓	Two consultations per policy year
Diagnostic tests	✓	✓	✓	✓
The next three benefits have a combined overall limit of up to:	No yearly limit	£1,500 pp ppy	£1,000 pp ppy	£500 pp ppy
Psychiatric services including consultations	✓	✓	✓	✗
Physiotherapy	20 sessions ppy	10 sessions ppy	10 sessions ppy	10 sessions ppy
Therapist and acupuncturist treatments	20 sessions ppy	10 sessions ppy	10 sessions ppy	10 sessions ppy
Additional benefits				
In-patient NHS cash benefit	£200 per night Max £6,000 ppy	£100 per night Max £2,000 ppy	£100 per night Max £2,000 ppy	£100 per night Max £2,000 ppy
NHS day-patient benefit	£150 per claim	£50 per claim	£50 per claim	£50 per claim
Recuperative care	Up to £500 ppy	✗	✗	✗
Home nursing	✓	✓	✓	✗
Private ambulance	Paid in full	Up to £250 ppy	Up to £250 ppy	✗
Provision of external prosthesis	Up to £5,000	Up to £5,000	Up to £5,000	✗
New child benefit	£200	£100	£100	✗
24/7 health support line	✓	✓	✓	✓
Counselling and support service (only available to members aged 16 years or over)	✓	✓	✓	✓

ppy: per policy year

	Plan 1	Plan 2	Plan 3	Plan 4
Cancer cover				
Radiotherapy/chemotherapy cash benefit	£50 a day up to £2,000 ppy	£50 a day up to £2,000 ppy	£50 a day up to £2,000 ppy	✗
Hospice cash benefit	✓	✓	✓	✗
Prostheses/wigs	Up to £400 a year for wigs Up to £5,000 a year for prostheses	Up to £400 a year for wigs Up to £5,000 a year for prostheses	Up to £400 a year for wigs Up to £5,000 a year for prostheses	✗
Hospital at home	✓	✓	✓	✓
Reconstructive breast surgery	✓	✓	✓	✗
Health coaching	✓	✓	✓	✗
PHC Plus: an optional upgrade				
Fee-limited specialists paid in full	✓	✓	✗	✗
Increased choice of hospitals	✓	✓	✗	✗
Routine out-patient management of specified chronic conditions	No yearly limit	No yearly limit	✗	✗
Fees for private GP visits and GP minor surgery	Up to £500 a year	Up to £500 a year	✗	✗

Above is only a summary of the benefits provided. Please refer to the Corporate HealthCover4life Membership Handbook for full details.

Some important bits

Like all insurance plans there are exclusions and limitations to cover. The below are the most significant:

- Charges when treatment is received outside of our Directory of Hospitals
- Dental treatment
- Routine pregnancy and childbirth
- Treatment of medical conditions that existed, or a member had symptoms of, before joining
- Treatment of ongoing, recurrent and long-term conditions (also known as chronic conditions)
- Treatment of a pandemic disease or illness.

For full details on what is and isn't covered, alongside any limitations of cover, please refer to the Corporate HealthCover4life Membership Handbook.

Benefit from:

- ✓ 250 hospitals nationwide with access to over 37,000 specialists and practitioners, so appointments can be at the most suitable time and place.
- ✓ Your employees can add their family at corporate prices too. Just another way to show you care.

Glossary

Don't quite understand a term you've seen?

A full glossary can be found in section 7 of the Membership Handbook.

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 your employees can receive the best help possible.

Throughout this brochure, you will come across these providers. Below is an overview of who they are, how they help your employees, 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?

HBSUK are part of the AXA Group. They deliver a specialist-led service to help members get support quickly, online. Members will see the name HBSUK when they use the service.

Which PHC services involve this provider?

- Muscles, bones and joints support service
- Digestive health service
- Dermatology service
- Cardiology service
- Neurology service
- Urology service

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

Health coaching

Your employees can claim for health coaching, through an AXA Health coach, to support their diet and nutrition needs. This service is available if they have treatment to kill or remove cancer cells either privately or on the NHS, if their plan would have covered this.



Primary care

AXA Doctor at Hand

Access your GP service

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).¹

Benefit from:

Convenient video or phone appointments

AXA Doctor at Hand is a 24/7 service, available wherever and whenever your employees need it. From a choice of appointments with GPs or other registered medical practitioners for advice, prescriptions, or eligible referrals, AXA Doctor at Hand takes care of things seamlessly.¹

With AXA Doctor at Hand, appointments by video or phone are available 24 hours a day, 7 days a week, 365 days a year.

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

Get access anytime, anywhere

- 24/7 access anytime, anywhere.¹
- 20-minute consultations as standard.
- Choice of experienced GPs or registered medical practitioners, all trained in video consultations.
- Access at home or abroad.
- Prescriptions will be uploaded to the employee's account right after their consultation - the employee simply logs in to choose whether to have their medication sent to their local pharmacy or directly to their home.²

Emergencies

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

If an employee thinks they have a medical emergency, please advise them to visit their NHS A&E department or call 999.

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

1. 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.

2. 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 your employees direct access to health professionals

When your employees have a health concern or question there's little more reassuring than speaking to somebody in the know. So, we make sure they 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 your employees, it matters to us. Our prompt and professional service is available to them when they 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, your employees can also put their own questions to our panel of experts at our regular live online discussions. Alternatively, they can e-mail their questions through the Ask the Health Professional online panel and the appropriate medical professional will respond.

Who are the health professionals?

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 your employee is diagnosed with cancer or a heart condition, we can put them 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, they might want to understand what happens in bypass surgery, learn how to live with a pacemaker or just chat to relieve their stress levels.

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

Whatever they need, 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.





Mental health

Encouraging mental wellbeing

Counselling and support service

Providing reassurance and guidance

As we go through life it is likely that we will encounter unfamiliar situations where some guidance or information could help us to make more informed decisions. Our Counselling and support service, included as part of our Employee Assistance Programme (EAP), is available 24 hours a day, 365 days a year, to support your employees and their family members deal with life's ups and downs.

This is a completely confidential and impartial service, provided by AXA Health, so your employees and their family members can call us as often as needed. Members can benefit from unlimited phone support 24 hours a day, 365 days a year, as well as up to eight face-to-face or remote counselling sessions, if clinically appropriate. This service is available to members aged 16 years and over and can be accessed regardless of whether the plan chosen includes cover for psychiatric treatment.

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 for companies 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 your employee experiences a mental health issue. They only need to make one call to our claims team to kickstart their road to recovery. The team will check your employee is covered and advise them of the next steps to get in touch with the Mental health assessments and support service team. This service is available to employees aged 18 years and over, without the need for a GP referral*.

Available if members have psychiatric cover included as part of their PMI plan.

Children and young people's mental health support service

To better support children and their mental health

Your employees can get prompt access to an initial clinical consultation which will help them, and the clinician, gain an understanding of their child's needs. We help your employees' children 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.

Available if members have psychiatric cover included as part of their PMI plan.

*Members can access this service without a referral from their GP unless we require further information to assess the eligibility of their claim. Please note that eligibility to use the service is subject to the terms, conditions and underwriting terms applied to their cover. For example, if they are covered on moratorium underwriting, we may require some further information from their registered GP.



Musculoskeletal health

Accelerating members to treatment and better health

Muscles, bones and joints support service

Getting your team moving again, fast

Employees no longer have to wait for a GP referral* when they need support with their muscles, bones or joints. Our online service enables them to refer themselves, any time they 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 many issues that affect the muscles, bones and joints and many of them can impact an employee's ability to work, so it's important they get the right support. That's why, instead of guessing who the most appropriate clinician would be, they'll be guided through a short online assessment to point them in the right direction. It only takes about five minutes, then employees can use the portal to book a phone or video appointment with the right clinician at a time that suits them.

After the initial consultation, your employee's physiotherapist or orthopaedic specialist will outline a treatment plan based on their 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.

Save company time

- ✓ Speak to an experienced physiotherapist over the phone.
- ✓ Hassle-free online or phone consultations without leaving work.
- ✓ Early intervention - treatment organised for members to help them back to health.
- ✓ Follow-up support.

Health assessments

Helping members identify where to focus efforts

Our assessments make it easy for your employees and their 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.

Your employees are entitled to a 25% discount on a range of Nuffield Health and Circle Health Group health assessments (terms and conditions apply).

Fitness offers

With Huddle and Nuffield Health

This offer includes an extensive range of health and wellbeing facilities nationwide.

Your employees and their family members covered on their plan can benefit from a 40% discount (terms and conditions apply).

**This service is available to members aged 18 and over only. Members can access this service without a referral from their GP unless we require further information to assess the eligibility of their claim. Please note that eligibility to use the service is subject to the terms, conditions and underwriting terms applied to their cover. For example, if they are covered on moratorium underwriting, we may require some further information from their registered GP.*



Cancer care

Focussing on prevention, early diagnosis, treatment, and support

We know how worrying a possible cancer diagnosis is. Which is why we'll make sure your employees receive the tests they need, quickly.

Breast cancer self-referral service

If your employee has spotted any changes to their breasts and are worried it may be cancer, we'll make sure they receive the tests they need, quickly.

They won't even need to get a GP referral* - all they need to do is call us. Your employee will be asked some questions to make sure this service is right for them and if it is, we will arrange for them to visit a private Check4Cancer clinic.

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

Prostate cancer self-referral service

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 your employees avoid unnecessary invasive procedures such as a biopsy. All without the need for a GP referral*.

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

Skin cancer self-referral service

We want to help everyone to stay skin safe and reduce the chances of being diagnosed with skin cancer.

The good news is, there are preventative steps we can all take in our day to day lives to do just that.

Your employees can access this service, if it's right for them, without the need for a GP referral first*.

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

**Members can access this service without a referral from their GP unless we require further information to assess the eligibility of their claim. Please note that eligibility to use the service is subject to the terms, conditions and underwriting terms applied to their cover. For example, if they are covered on moratorium underwriting, we may require some further information from their registered GP.*





Care pathways

Health support to enhance and optimise your employees' healthcare

Digestive health service

Get digestive health worries checked out online by a specialist

Get fast access to online support and connect with HBSUK's network of clinical specialists, following a GP referral. The service can help your employees with problems to do with the digestive tract, from the food pipe, to the stomach and bowels.

As part of their healthcare cover, we offer an enhanced route to care for digestive health problems. Your employees can take control of how, when and with who they access advice. A simple to use, clinically designed online assessment directs them to the right clinician and the online portal, available 24/7, enables them to book their own appointments with a suitable practitioner at a time that's convenient for your employee. It also holds their medical notes and any imaging they've had during follow-up appointments, and they can download their medical notes and referrals for their records.

Dermatology service

Skin worries checked out quickly, online

Your employees can quickly get an assessment online for help with those skin symptoms and concerns which can't be managed by their GP.

If the employee is aged 18 and over and has a referral from their GP relating to a skin concern, they can now use our Dermatology service to see a consultant dermatologist. We can help them get fast access to online support and connect them with HBSUK's network of clinical consultants.

Cardiology service

Specialist support for heart health worries, online

If your employees have a heart health worry and have a referral from their GP, they can access our online Cardiology service. After completing a quick, online assessment, a cardiologist will review your employee's case and they'll hear back from the cardiologist, usually within three working days.

Neurology service

Specialist support for brain and nerve worries, online

If your employees have a brain or nerve concern and have a referral from their GP, they can access our online Neurology service. After completing a quick, online assessment, a neurologist will review your employee's case and they'll hear back from the neurologist, usually within three working days.

Urology service

Specialist support for kidney or bladder worries, online

If your employees have a kidney or bladder concern and have a referral from their GP, they can access our online Urology service. After completing a quick, online assessment, a urologist will review your employee's case and they'll hear back from the urologist, usually within three working days.

The above services are available to members aged 18 and over only. Using the service will count as a consultation, and affect any out-patient limit, specialist consultations limit, or any contribution your employee normally makes towards treatment each year.



Other support services

Further support services to maximise your healthcare cover

Second opinion service

For peace of mind and reassurance when it's most needed

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

That's why we offer our Second opinion service, giving them peace of mind and reassurance when they need it most. Our Second opinion service is designed to make sure they're completely confident with their specialist's recommendations.

Specialist appointment booking service

Get directed to the right specialist at the right time and place

To help your employees access the treatment they need quickly and with minimal hassle, we have our own Specialist appointment booking service. Once they receive a referral from their GP and where a named consultant hasn't been referenced, members can simply call PHC and if their claim is deemed to be eligible, our service team will help your employee by sourcing a suitable and recognised specialist.

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

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

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.

What you can expect from us

✓ **Quality cover**

We see little point in offering a healthcare plan that doesn't truly help in a member's time of need. We also know that everyone's needs vary, so we've created four plans, with a few extra options that vary in degree of comprehensiveness. All so you can find a level of cover that suits you and your employees.

✓ **Health cover expertise**

We've been healthcare insurance specialists for 30 years, and we're backed up by AXA Health, so you know you're dealing with experts.

✓ **A partnership**

We foster strong and lasting relationships with our clients, so you get more than just a distributor; you get a partner in healthcare.

✓ **More than PMI**

It's our mission to go further than ordinary healthcare insurance. We want to help our members live life well and that's what drives us to introduce new products and services that enhance general wellbeing. Right now, that means expanding our proposition in areas of musculoskeletal care, mental health, cancer care and primary care - the major issues facing clients and members today.

✓ **A service we're proud of**

We put a lot in, so you get a lot out. It's this mentality which we believe makes PHC's service first class, and we're confident you'll notice the difference.

At PHC, we want members to live the happiest, healthiest lives possible, and the part we play is to provide a truly personal healthcare insurance service.

Health and wellbeing is core to our proposition and at PHC we pride ourselves on helping members to return back to health and work as quickly as possible.



Hospital self-pay discounts

Helping members access private treatment for less

At PHC, we believe healthcare benefits should deliver value beyond traditional private medical insurance. That's why we've introduced 'Hospital self-pay discounts' - an exclusive member benefit available at no additional cost. This benefit provides members with access to discounted self-pay rates at selected private hospitals, helping make private treatment more affordable when it falls outside the scope of their insurance cover.

When can this benefit help?

Hospital self-pay discounts can be particularly valuable when treatment is:

- Related to a pre-existing condition under moratorium underwriting
- Excluded under the terms of a policy
- Required after benefit limits have been exhausted
- Being self-funded by choice.

By accessing preferential rates negotiated by PHC, members can still benefit from private healthcare without paying standard private treatment costs.

Key member benefits:

- ✓ **Reduced treatment costs**
Access exclusive discounted self-pay rates at participating private hospitals.
- ✓ **Faster access to care**
Avoid lengthy waiting times and access treatment when it's needed most.
- ✓ **Greater flexibility**
Provides additional options when insurance cover is unavailable or limited.
- ✓ **Access to quality private healthcare**
Receive treatment within established private hospital facilities.
- ✓ **Added-value at no extra cost**
Another way PHC enhances member support beyond core health insurance benefits.

Simple and supported access

Accessing the benefit is straightforward.

Members who require treatment that is not covered by their insurance can contact PHC for guidance. Our team will discuss their requirements and, where appropriate, provide details of participating hospitals.

This personalised support helps members understand their choices, obtain details of the discounts available in advance and make informed decisions about their treatment.

Supporting better healthcare outcomes

Whether a member is facing policy exclusions, pre-existing condition restrictions or exhausted benefit limits, PHC's Hospital self-pay discounts can provide an affordable route to private treatment and greater peace of mind.

Find out more

Visit thephc.co.uk/hospital-self-pay-discounts

Or speak to your PHC Relationship Manager for further information.

Want to talk?

If you like the sound of PHC or have any questions, please do get in touch with your cover adviser.

If you don't currently have one, contact us directly and we'll be more than happy to point you in the right direction.

To learn more about our healthcare cover, please call us on **01923 770 000**.



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