



Employee health - our priority

Your client's business is unique.
Our cover can work with that.

Unlocking the benefits of Group Payroll Deduct Private Medical Insurance (GPD PMI)

Working in harmony with a company-funded scheme, a Group Payroll Deduct healthcare scheme is aimed at employees who are not eligible for company-paid cover. These schemes allow employees to select benefits using their existing flex platform. Their employer then manages deductions from the staff payroll which contribute to the scheme. This arrangement allows the whole workforce to have access to private healthcare cover at no additional cost to the company.

With a Group Payroll Deduct Private Medical Insurance (GPD PMI) plan from PHC, whether it's wanting quick access to diagnosis and eligible treatment, mental health support or speedy physiotherapy access, we've got the cover needed, at a budget to suit employees. We've also built an array of health and wellbeing benefits to support members, alongside those to help when things don't go to plan. We're here to give them peace of mind by taking care of them every day and when they need us most.

With a Group Payroll Deduct arrangement, members can benefit from the savings associated with being part of a group contract of insurance, and the premium will be automatically deducted from their salary each month.

The benefits of Group Payroll Deduct Private Medical Insurance

When joining the company scheme, this will unlock an array of fantastic benefits. From the core private medical insurance one can normally expect, plus a whole lot more to help members and their loved ones. Below are some of the key highlights:

Benefits to employers:

- ✓ **Save money** - provide a healthcare plan at no cost to the organisation.
- ✓ **Save time** - any employee covered will be able to find appointments and support around their work schedule.
- ✓ **Reduce absenteeism** - access to private healthcare insurance can help speed up the time it takes to get seen and treated.
- ✓ **Attract and retain top talent** by enriching employee benefit packages with a healthcare insurance option.
- ✓ **Cultivating a supportive company culture** by demonstrating employees are valued.
- ✓ **Helping address employee burnout.**

Benefits to employees:

- ✓ **An alternative to buying a personal PMI policy** with the advantage of being charged at a corporate rate.
- ✓ **Affordability and flexibility** - a choice of plans for all budgets.
- ✓ **Prompt access** to help get back to health and work quickly, as well as access to a private room in private or NHS hospitals.
- ✓ **Medical expertise provided** through access to medical professionals, who are on hand to answer any health queries a member may have.

PHC's health and wellbeing services

At PHC, we want to make a positive difference to our members' health and wellbeing, giving peace of mind for the moments that matter most. Here, they can access the range of health and wellbeing services available to them, so they can feel better with cover that's more personal and designed to help them thrive.

Primary care

AXA Doctor at Hand

Unlimited 24/7 access to qualified GPs or registered medical practitioners. Including prescription delivery.

Health support

Access to medical teams, including nurses and a wide variety of health professionals, who can answer the questions members wish to ask.

Cancer care

Cancer pathways

Early intervention for breast, skin, and prostate conditions, with the cancer self-referral service.

Mental health

Mental health assessments and support service

Telephone access to expert counsellors and psychiatric services without the need to see a GP first.*

Counselling and support service

Encouraging mental wellness through online and telephone support, available 24/7, 365 days a year.

Care pathways

Care pathways

From dermatology to neurology and urology, and from cardiology to digestive health, we're making it easier for members to have a specialist assessment online, gain next step guidance, and start treatment.

Other support

Second opinion service

Giving members peace of mind and reassurance when needed most. Designed to make sure there is complete confidence with a specialist's recommendation(s).

Health support

Access to medical teams, including nurses and a wide variety of health professionals, who can answer the questions members wish to ask.

Musculoskeletal health

Muscles, bones, and joints support service

Fast, online or telephone access to expert physiotherapy services without the need to see a GP first.*

Fitness offers

Providing members flexibility to look after their health and wellbeing that suits them best. Up to 40% off Huggle and Nuffield Health membership.

Health assessments

Assessments to make it easy to see where to focus health improvement. With 25% off on a range of Nuffield Health or Circle Health Group assessments.

*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.

For more information about PHC healthcare cover or if you'd like to know more about the support that PHC can provide, please contact your PHC Relationship Manager or email us at sales@thephc.co.uk.



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