



HealthCover4life

What you need to know

Important changes to your cover

We regularly review our plans and often update them to improve your cover or to make your cover clearer. This leaflet tells you about the more significant changes we've made and other wording changes we'd like to draw your attention to.

We recommend that you read these changes carefully alongside your new membership handbook, which contains the full terms of your cover. Please note that you might see some other wording changes in your handbook, but these don't affect your cover.

If you'd like to talk to us about anything in this leaflet, please call **01923 770 000** or email **support@thephc.co.uk**

Increasing the benefit for hotel accommodation

We know how important it is to have the support of a close friend or family member when you're having in-patient treatment. That's why we've increased the hotel accommodation benefit from £100 a night up to £500 a year, to £120 a night up to £600 a year.

Pandemic diseases or illnesses

We've updated your handbook wording to reflect that we'll no longer cover treatment of a pandemic disease or illness, or any treatment for a new medical condition which is a result of it. There will be no cover for any treatment that a treating specialist or GP has identified as being the result of a pandemic disease or illness. A pandemic is a worldwide spread of a disease as defined by the World Health Organisation. Examples of a pandemic disease or illness include HIV or Covid-19.

Urgent or emergency treatment

We've clarified there is no cover for private urgent or emergency treatment. We also don't cover treatment at, or via, an Urgent Care Centre, walk-in clinic or similar private facility, or for any treatment where you are referred by a medical practitioner from such a facility.

Treatment from therapists

We have clarified our handbook wording regarding your cover with therapists (osteopaths and chiropractors), physiotherapists and acupuncturists. When you see a therapist, physiotherapist or acupuncturist, they will assess your condition and recommend a course of treatment that is clinically appropriate for your medical needs. Your yearly session limit is highlighted in your handbook. If you require more than this number of sessions, this should be approved by us and may require a referral from a specialist.

Primary Care Services

We've updated the wording in your handbook to clarify the cover we provide. You have access to our AXA Doctor at Hand service; this provides online consultations with a GP or another registered medical practitioner.

We do not cover any other treatment that would usually be expected to be provided in a primary care setting. When we say primary care setting, we mean places such as a GP's practice, dental practice, opticians or similar NHS community setting.

We also won't pay for prescriptions you could get from a GP or any other services that a GP could provide. We also don't cover any membership fees for GP services.

If you have the 'Plus' optional upgrade you have some cover for services provided by private GPs. If you have chosen this it will be shown on your Membership Certificate. Full details of the cover provided will be in your membership handbook.

Counselling and Support Service

Your cover includes our Counselling and Support Service, which offers a confidential telephone service 24 hours a day for information, support and counselling. If the team believe it's appropriate for your situation, they can offer you either telephone or face-to-face counselling sessions.

The amount of sessions available has been increased from five to eight.

PHC HealthCover4life Plans 1-4

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Aspects of policy and claims administration may be undertaken on behalf of AXA PPP healthcare Limited by The Permanent Health Company Limited.

Write to us at: The PHC, Building 2, First Floor, Croxley Park, Watford WD18 8YA

We may record and/or monitor calls for quality assurance, training and as a record of our conversation.

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