PHC product updates

October 2026

For intermediary information

Welcome to the PHC HealthCover4*life* Product Updates | October 2026

Following our recent communication regarding the phased launch of our refreshed brand, we're pleased to share details of our October 2026 HealthCover4*life* Product Review.

At The Permanent Health Company (PHC), we continually review our products and services to ensure they remain relevant, competitive and aligned with the evolving needs of our members. As part of this process, we have introduced a small number of targeted enhancements and policy wording updates designed to improve clarity, consistency and member understanding, while maintaining the core benefits and coverage that you and your clients value.

These updates have been designed to ensure you have the information needed to continue advising clients with confidence. Updated policy documents, application forms, brochures and supporting materials are now available within our intermediary resource centre: **www.thephc.co.uk/intermediaries**

Thank you for your continued support and for the trust you place in PHC. If you would like to discuss these changes, require additional information, or arrange training for your teams, please contact your PHC Relationship Manager or email: **sales@thephc.co.uk**.

We look forward to continuing to work in partnership with you and supporting positive outcomes for your clients, their employees and families.

Kind regards,

Steve Bettridge
Managing Director
The Permanent Health Company

Update types

This key indicates the kind of changes we've made.

Better	We've improved our members' experience, access to our support and services, or the value offered by our plans.
Clearer	We've made something easier to understand and not open to ambiguity or misrepresentation.
Fairer	We've updated a product to reflect advances in medicine and treatment.
Legal & regulatory	We've updated something to reflect changes in the law, regulations or guidelines.
Service	We've changed something about the excellent service we provide, or we've added or removed a service.

Pandemic exclusion

Clearer | Service

We've introduced a pandemic exclusion.

What has changed?

- We've updated the policy wording to clarify that we'll not cover any treatment related to a pandemic disease or illness, or any new medical condition which is as a direct result of a pandemic disease or illness.
- This exclusion only applies to new conditions or diseases that arise.
- 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.

Communication channels

Handbooks

Important Changes Leaflet (ICL)

Insurance Product Information Documents (IPIDs)

Primary care

Clearer

We've simplified our primary care wording to make it clearer that treatment usually provided in a primary care setting is not covered by the policy.

What has changed?

- ✓ We've reviewed our primary care wording to ensure members fully understand what we mean by primary care and a primary care setting.
- ✓ We've amended the wording to explain that if their treatment would usually be carried out in a primary care setting, it's not covered by their policy.
- ✓ For further clarity, we've also included examples of a primary care setting, such as a GP practice, dental practice, optician or similar NHS community setting.

Communication channels

Handbooks

Important Changes Leaflet (ICL)

GP referred therapies

Clearer

We've added clarification to our GP referred therapies wording. The overall number of sessions available remains unchanged, however we've added clarity that the number of sessions should reflect what the treating therapist advises is medically appropriate.

What has changed?

- ✓ The GP-referred therapies benefit covers up to a set number of sessions of treatment per membership year, as advised in the membership handbook.
- ✓ This can lead to the perception that this is an entitlement rather than an upper limit.
- ✓ While the session limits are not changing, we wanted to emphasise that members will be offered a clinically appropriate number of sessions for their condition, as advised by their therapist.

Communication channels

Handbooks

Important Changes Leaflet (ICL)

Insurance Product Information Documents (IPIDs)

Urgent care and emergency

Clearer

We've added clarity to our urgent care and emergency treatment wording.

What has changed?

- We've added additional clarity to our handbook wording regarding urgent or emergency situations.
- Private medical insurance isn't designed to cover urgent or emergency treatment. As urgent care can happen in a range of settings, we've tweaked the wording to explicitly state that we don't pay for charges from urgent care facilities, or for treatments referred for by such a facility.

Communication channels

Handbooks

Important Changes Leaflet (ICL)

Varicose veins

Clearer Service

We're clarifying the varicose veins benefit wording.

What has changed?

- We've clarified that we will cover one surgical procedure per leg, regardless of how long they are a member with us.
- The wording has been amended to reflect that once a member has claimed for this benefit they will not be able to claim again, even if they are on a different product with us.

Communication channels

Handbooks

External prosthesis benefit

Better

Service

We're updating the external prosthesis benefit.

What has changed?

- We've removed the once per lifetime limit for the external prosthesis benefit.
- This benefit covers up to £5,000 towards an external prosthesis following an accident or surgery for a medical condition.
- This means that if a member were to need a second amputation or removal of a body part in a subsequent year of their membership, they would be able to claim this benefit again.

Communication channels

Handbooks

Hotel accommodation payment

Better

We're increasing the payment for hotel accommodation across our plans.

What has changed?

- ✓ We're increasing the cover for hotel accommodation from £100 per night up to £500 per year, to £120 per night up to £600 per year.

Communication channels

Handbooks

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If you'd like to know more about any of the changes in this update, simply contact your PHC relationship manager.