phc

Getting the right care with PHC

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

Why Private Medical Insurance?

Company healthcare cover is designed to give companies reassurance by offering covered company employees access to eligible private health treatment; from seeing a specialist for diagnosis to receiving the appropriate care during a stay in hospital. These, plus flexible appointment times and a large choice of private hospitals, are just some of the benefits available to employees through private healthcare cover, helping to keep them in work so businesses can achieve more. Plus, employees will have access to a wealth of additional health and wellbeing services to help them.

Benefits to businesses:

- ✓ Demonstrate to employees that they and their wellbeing are valued.
- ✓ Become a more competitive employer by offering an attractive benefits package.
- ✓ Ensure employees get support quickly, meaning they can get back to their best health and continue in both their personal and working lives.

Benefits to employees:

- ✓ **More choice** - choose a facility from our Directory of Hospitals.
- ✓ Less time spent waiting for diagnosis and eligible treatment.
- ✓ Access to a private room in private hospitals or in an NHS hospital.
- ✓ **Flexibility and choice** of appointments so employees can manage their treatment around their work and home commitments.

Why 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.

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.

- ✓ **Partnerships** - Long standing and successful partnerships with our selected intermediaries.
- ✓ **Added-value service as standard** - Designed for you and your clients.
- ✓ **Wholly owned by AXA Health** - A complementary brand with specialist pedigree.
- ✓ **30+ years** - Serving the intermediary sector for over 30 years.

Private healthcare vs NHS

When making a comparison of the NHS vs private healthcare, there are several factors to consider. The type of care needed, how long a person can wait, and their budget will all impact the type of care that's right for them. Here's our round-up of the key points of difference between the NHS and private healthcare:

✓ Appointment and waiting times

Between seeing a GP and being referred to a consultant, NHS treatment should start within 18 weeks of the hospital receiving the referral letter. However, there's a growing backlog in NHS waiting lists, which has worsened since COVID-19. Though a GP referral may still be needed, individuals are more likely to be seen by a consultant quicker.

✓ Quality of care

Many doctors work for both the NHS and in private hospitals, and they have the same duty of care in both settings. In addition, the knowledge and expertise of the doctors treating patients are the same. However, private facilities are often more comfortable than an NHS hospital.

✓ Services offered

Private hospitals do not offer emergency care
Private hospitals are not set up to deal with life-threating illnesses or injuries and there are no Accident & Emergency facilities at private hospitals. Receiving NHS care in an emergency means access to specialist doctors who can manage treatment after a member has received emergency care.

Chronic conditions are usually best dealt with via the NHS
Chronic conditions such as asthma or diabetes require ongoing health monitoring and management, and cover for these conditions may be limited through private healthcare. With NHS care, a member will benefit from an ongoing relationship with their GP, who can provide the member care that is tailored to their needs.

Private medical insurance is complementary to the NHS.

The NHS is still under pressure due to the COVID-19 pandemic. The latest Referral to Treatment (RTT) figures for May 2026 show:

6.16 million	individual patients are waiting for treatment, with the waiting list increasing to a total of **7.28 million cases**.
2.51 million	of these patients have been waiting over 18 weeks; approximately 105,000 of these patients have been waiting over a year for treatment - an increase from around 100,000 in April 2026.
12.4 weeks	The median wait for patients waiting to start treatment - a significant increase form the pre-COVID median wait of 7.7 weeks in April 2019.

Source: NHS backlog analysis June 2026: NHS backlog data analysis (bma.org.uk)

PHC's support services

We have provided an overview of some of PHC's support services that are available to members when they need just that extra bit of help and support from the everyday queries right down to the specifics.

AXA Doctor at Hand

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]

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.

24/7 health support line

No worry is too small - if it matters to our members, 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

Specialist appointment booking service

To help our members 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 the member's working hours, or they can provide the member 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.

Second opinion service

Sometimes another opinion can be invaluable. It could be the difference between having the confidence to make the right decision for a member'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 the member is completely confident with their specialist's recommendations.

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**.

1 Appointments are subject to availability and the Doctor Care Anywhere fair-usage policy applies. For details, see doctorcareanywhere.com/terms-and-conditions