



Cardiology service

Get specialist support for heart health worries, online

8 million people are living with a cardiovascular disease (CVD) in the UK. ¹

If you're over 18 and have a referral from your GP, you can get your health concerns checked out quickly by a consultant cardiologist, from the convenience of your own home. The consultant cardiologist will review your online assessment and aim to advise on next steps, usually within three working days.

This is a specialist-led service delivered by HBSUK, who are part of the AXA Group. You'll see the name HBSUK when you use the service.

Key benefits of this service

- ✓ **Fast access to assessments and support**
A specialist will aim to get back to you, usually within three working days of you completing your online assessment.
- ✓ **Specialist care**
From the specialists who designed the service, to the specialist supporting you, there's always a real human on the other side of the screen. A specialist will review your online assessment and advise on next steps. You can have a phone or video appointment after your assessment, if you'd like to talk things through.
- ✓ **Fast reassurance**
Hearing back on the next steps for you within days can mean less time spent feeling uncertain about your health.
- ✓ **Convenience**
With online assessments and appointments, you can be connected to a specialist, from anywhere in the country. With less time and expense spent travelling to in-person appointments.
- ✓ **Easy symptom sharing**
To make it easy for you to explain what is worrying you, you can complete an online clinical assessment. This can help if you find it tricky talking about certain symptoms. You can also upload documents such as photos to help explain your symptoms.
- ✓ **Considered recommendations**
The detailed online assessment covers everything the specialist will need to know, so there is no time pressure to explain everything. All this information means the specialist can make considered recommendations for your care.

¹ British Heart Foundation - UK Cardiovascular Disease Factsheet (January 2026)

Using the service will count as a consultation, and affect any out-patient limit, specialist consultation limit, or any contribution you normally make towards treatment each year. We can check your plan and let you know what is or isn't covered.

How to access your service

1. **Speak to a GP.** If you've got heart health worries that won't go away, the first step is to speak to a GP. If they refer you to a consultant cardiologist, you can get started. Contact us and you will be provided with an option to use the online Cardiology service.
2. **Set up or log in to your HBSUK online account.** If you're setting up a new account you'll need your email address and membership number, which you can find on your membership documents.
3. **Complete your assessment.** Answer some questions to help the cardiologist understand your symptoms. You may have already provided some of these details to us, but this step is important to help HBSUK give you the best care and support.
4. **Get support, fast.** The consultant cardiologist will review your online assessment and send a personalised report usually within three working days. If you'd like to discuss the findings, you can have a phone or video call afterwards. If you need further tests or treatment, you'll get advice on what to do next.

Additional information

Key exclusions: This service cannot be used if you have a current cardiovascular cancer diagnosis.

What follow-up tests you might need: A blood test, or other investigations. We'll let you know whether you have the appropriate benefits, and what to do next.

Things to note

- You'll need a GP referral to use this service.
- You need to be 18 or over to use this service.
- Please only access the service through your own HBSUK account, so that the specialist has the correct details.
- If you need a face-to-face specialist consultation, we can check what your plan covers and source a specialist for you.
- You may be prescribed medication with a private prescription. Your plan may not cover the cost of prescriptions. Private prescriptions may cost more than NHS prescriptions.

How to access:

Call the PHC claims line on **0800 068 7111** or email **claims@thephc.co.uk**.

They'll check you're covered and provide you with a link to the service where you can be assessed, make appointments and get the treatment you need. Please have your membership number ready when you call - this can be found on your Certificate of Cover.



PHC is a trading name of The Permanent Health Company Limited which is authorised and regulated by the Financial Conduct Authority. AXA Health is a trading name of AXA PPP healthcare Limited and is the underwriter of PHC medical insurance policies. AXA Health is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Both companies are registered in England and Wales under numbers 2933772 and 3148119 and their registered office is located at 20 Gracechurch Street, London EC3V 0BG. Write to us at: The Permanent Health Company, Building 2, First Floor, Croxley Park, Watford, Hertfordshire, WD18 8YA. T. 01923 770 000. We may record and/or monitor calls for quality assurance, training and as a record of our conversation. PB118847/10.26.