



Your guide to PHC's Health and Wellbeing services

Your health is unique.
And we've got you covered.

October 2026



Your Health and Wellbeing services all in one place

At PHC, you're never just a policy number.

When you contact us, you speak to someone who takes the time to listen, understand what's going on and help you find the best way forward. We believe healthcare should feel human - supportive, fair and easy to talk about.

Behind PHC is a close-knit team of people who are here to help, backed by the expertise and strength of AXA. So, you can feel confident that support is both personal and reliable.

Because when something important is happening in your life, you deserve to speak to someone who understands and wants to help, someone who's on your side.

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Our providers

Get to know more about our providers and how they help

Some of our services work in conjunction with external providers so that you can receive the best help possible.

Throughout this brochure, you will come across these providers. Below is an overview of who they are, how they help you, and which of our services are tied with these providers.

Who is Onebright?

A provider of private out-patient services exclusively focussed on mental health.

They have a network of over 2,500 experienced clinicians including psychiatrists, psychotherapists and CBT (cognitive behavioural therapy) practitioners dedicated to offering personalised life changing support.

Which PHC services involve this provider?

- Children and young people's mental health support service

Who is HBSUK?

A specialist led online service that is part of the AXA Group, so you'll see these names when you use the service. Please only book your appointment from your own HBSUK account. If you book on behalf of someone else, the specialist won't have the right details.

Which PHC services involve this provider?

- Muscles, bones and joints support service
- Digestive health service
- Dermatology service
- Cardiology service
- Neurology service
- Urology service

Who is Check4Cancer?

A reliable and trusted provider of early cancer detection and genetic services in the UK, by providing cancer services that are innovative, validated, and effective. Their clinical advisors have national and international reputations in their own cancer speciality, enabling them to provide award-winning services that are trusted by leading UK insurers, corporate clients and self-funding patients.

Which PHC services involve this provider?

- Breast cancer self-referral service
- Prostate cancer self-referral service
- Skin cancer self-referral service



Mental health

Encouraging mental wellbeing

3.58 million

people were in contact with mental health services at some point during 2022/23 ¹

21.5%

rise in the number of people accessing talking therapies between 2021-2022 ²

70% - 75%

of people with a diagnosable mental health problem do not receive treatment ²

1. Mental health statistics: prevalence services and funding in England - House of Commons Library

2. Key statistics about mental health treatment and services - Counselling Directory, 2023

Counselling and support service

Providing reassurance and guidance

Our Counselling and Support service including Employee Assistance Programme (EAP) is available 24 hours a day, 365 days a year, to support you and your family members deal with life's ups and downs.

This is a completely confidential and impartial service, provided by AXA Health, so you and your family members can call us as often as needed. This service is available to members aged 16 years and over.

Benefit from:

Remote support for everyday worries

Fast access to fully qualified mental health professionals just a phone call away or through online chat, with no GP referral needed.

Face-to-face counselling

Up to eight face-to-face or remote scheduled short-term counselling sessions with all complex cases assessed and directed by fully trained psychologists, where clinically appropriate.

Online help when you need it

Information and guidance on a variety of practical, medical and wellbeing topics through our online portal.

Counselling via e-mail

e-counselling allowing you to access counselling discretely and confidentially at a time and place that suits you.

Help with home and work life

Practical, impartial information for home and family issues such as money worries or care of the elderly through our LifeManagement™ service. They won't provide legal or financial advice, but provide the means to make an informed decision on how to proceed.

Employee Assistance Programme (EAP)

Daily life can be full of challenges. Some might be little things, and some might seem too much to cope with. Your EAP, which forms part of your Counselling and Support service, gives you someone to talk to and share your worries with, to help you get through your problems.

How to access

To speak to somebody

Call PHC's dedicated Counselling and Support service on **0800 316 1213**. Please state that you are a PHC member when you call.

To access the online portal

Visit **axabesupported.co.uk** and register by entering your email address, followed by selecting a password. Once you have registered you will be asked to add your first name, surname and access code, Phc. Please note the access code is case sensitive.

If you have previously registered for the site, your login details will remain the same. If you have forgotten your password, select the forgotten password link.

1 in 6

adults have experienced a 'common mental disorder' like **depression or anxiety** in the past week³

£16 billion

spent on mental health services in 2022/23 by the NHS in England³

37.6%

of people with severe symptoms of common mental disorders (CMD) reported also having physical health issues³

3. House of Commons Library - Mental health statistics, March 2024

Mental health assessments and support service

A simple, fast journey to mental health treatment and support

Mental illness is often one of the most challenging health issues, and for the sufferer it can be as debilitating as many chronic physical conditions.

PHC's Mental health assessments and support service is there to provide clinically-led help and support as soon as you experience a mental health issue. You only need to make one call to our claims team to kickstart your road to recovery. The claims team will check that you're covered and advise you of the next steps to get in touch with the Mental health assessments and support service team. All without the need for a GP referral*.

Benefit from:

Talking to an expert without any fuss

Simply call to arrange an assessment with a counsellor or psychologist.

Receiving the right care and treatment

Mental health conditions can be complex, and treatment can therefore vary enormously. Mental health assessments and support service counsellors and psychologists manage this daily, helping you to receive the most appropriate treatment to best meet your needs.

This could be in the form of self-help and life management to cognitive behavioural therapy (CBT), counselling or referral to a psychiatrist.

Quality care nationwide

Treatment is provided by a carefully selected and approved network of counsellors and psychologists.

Treatment takes place in a Mental health assessments and support service preferred clinic, fitness and wellbeing site, or medical centre around the country, at a time to suit you. Remote consultations can be utilised.

Guidance every step of the way

Whether the condition is complex, or the treatment plan needs revising, the Mental health assessments and support service team will always be there to help and guide you through the process.

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 advise you of the next steps to get in touch with the Mental health assessments and support service team.

To access this service, mental health must be included in the core PMI plan. Use of the service will impact any excess, out-patient and overall benefits applicable to your policy.

This service is available to members aged 18 and over only.

**You can access this service without a referral from your GP unless we require further information to assess the eligibility of your claim. Please note that eligibility to use the service is subject to the terms, conditions and underwriting terms applied to your cover. For example, if you are covered on moratorium underwriting, we may require some further information from your registered GP.*



1 in 5

children and young people aged 8 to 25 had a probable mental disorder in 2023⁴

20.3%

of children aged 7 to 16 had a probable mental health condition in 2023⁴

36.9%

of children aged 11 to 16 with a probable mental disorder were 5 times more likely to have been bullied in person⁴

4. NHS England - Mental Health of Children and Young People in England, November 2023

Children and young people's mental health support service

To better support children and their mental health

You can get prompt access to an initial clinical consultation which will help you, and the clinician, gain an understanding of your child's needs. We can help your child get the right kind of support or treatment for conditions such as anxiety, depression and OCD.

This service is provided by Onebright and is available to children and young people aged 5-17 years old only, following a GP referral.

To access this service, mental health must be included in the core PMI plan.

Benefit from:

Enhanced care and treatment

Children and young people can get fast access to the right mental health support, first time.

This service can offer support for a range of conditions such as anxiety, depression and obsessive compulsive disorder (OCD), and the type of treatment available includes talking therapies or psychiatric treatment.

Experienced professionals

The service employs trained and experienced mental health professionals, including child psychologists and therapists, who specialise in working with children and young people.

How to access

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

We'll check you're covered and pass you straight through to the Onebright service team.



Musculoskeletal health

Accelerating you to treatment and better health

40%

of people aged between 45 and 54 years were living with a musculoskeletal condition as of 2024.⁵

18.4%

of people aged 16 and over self-reported a long-term musculoskeletal condition.⁶

20+ million

people in the UK live with a musculoskeletal condition.⁷

5. Prevalence of musculoskeletal conditions in the UK as of 2024, by age - Statista, 2024

6. Musculoskeletal health local profiles - GOV.UK, 2024

7. The state of musculoskeletal health - Versus Arthritis, 2024

Muscles, bones and joints support service

Getting you moving again, fast

You no longer have to wait for a GP referral* when you need support with your muscles, bones or joints. Our online service enables you to refer yourself, any time you need to.

We're working with HBSUK and their network of musculoskeletal experts to offer appointments with:

- Physiotherapists (within 24hrs)
- Advanced level physiotherapists (within 48hrs)
- Orthopaedic specialists (within 72hrs).

There are lots of issues that affect the muscles, bones and joints. Many of them can impact your ability to work, so it's important you get the right support. You'll be guided through a short online assessment to point you in the right direction. You can then use the portal to book a phone or video appointment with the right clinician at a time that suits.

After the initial consultation, your physiotherapist or orthopaedic specialist will outline a treatment plan based on your specific needs. This could include:

- self-management
- a course of treatment with a physiotherapist or osteopath
- an imaging referral or a referral to a specialist or consultant.

Benefit from:

- ✓ Speaking to an experienced physiotherapist over the phone.
- ✓ Early intervention - treatment organised for members to help them back to health.
- ✓ Follow-up support.

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.

Please have your membership number ready when you call - this can be found on your Certificate of Cover.

This service is available to members aged 18 and over only.

** You can access this service without a referral from your GP unless we require further information to assess the eligibility of your claim. Please note that eligibility to use the service is subject to the terms, conditions and underwriting terms applied to your cover. For example, if you are covered on moratorium underwriting, we may require some further information from your registered GP.*

Health assessments

Helping members identify where to focus efforts

Health assessments make it easy for you and your family members to see where to focus efforts, and how even small steps can add up to great strides, making it easier to keep going and aim further.

As part of your healthcare cover, you are entitled to a 25% discount on a range of Nuffield Health and Circle Health Group health assessments (terms and conditions apply).



Offering an advanced range of health assessments. Focussing on today's health and lifestyle issues, Nuffield Health uses the very latest assessment technology.

How to access

To book a health assessment and receive your 25% discount, call the Nuffield Health Screening booking line on **01372 664 722**. Please state that you are a PHC member.

To find your nearest Nuffield Health Centre please visit **nuffieldhealth.com/health-assessments**.



Providing you with an excellent opportunity to understand your health. Their GPs and health assessment nurses will review your health and offer practical advice on how you can make changes to help reduce your risk of developing common, but often preventable conditions such as heart disease, stroke, diabetes and kidney disease.

How to access

Please visit **circlehealthgroup.co.uk/healthfirst/health-assessments**.

Or you can call **0800 004 600** quoting 'T57' to receive your discount.

If any tests or investigations are recommended following a health assessment, the terms and benefits of your plan will apply. You will need to arrange a referral through your GP as we are unable to accept referrals directly from the health assessment provider.

Fitness offers

With Hush and Nuffield Health

Everyone's route to better health and fitness is different.

With our latest gym offers, you're not tied down to one venue. There's even an online-only fitness option, giving you the flexibility to look after your health and wellbeing in the way that works for you.

It's never been simpler to stay fit and healthy in mind and body. Get fit and healthy your way, with up to 40% off flexible gym memberships for you and your family members (terms and conditions apply).

Benefit from:

- ✓ Discounted memberships
- ✓ No cancellation charges
- ✓ Different activities and gyms
- ✓ In-person and online options

How to access

To redeem or to see the latest offers available, please visit: **thephc.co.uk/gym-discount/**

Cancer care

Focussing on prevention, early diagnosis, treatment, and support

1 in 7

women in the UK will develop breast cancer in their lifetime⁸

80%

of breast cancer cases are in women aged over 50⁸

1,300

deaths each year from breast cancer can be prevented by routine screening⁸

8. Breast cancer in the UK 2024 - Breast Cancer Now

Breast cancer self-referral service

Reassurance when you need it most

We know how worrying a possible cancer diagnosis is. Which is why, if you've spotted any changes to your breasts and are worried it may be cancer, we'll make sure you receive the tests you need, quickly. You won't even need to get a GP referral first*; all you need to do is call us. You'll be asked some questions to make sure this service is right for you and if it is we will arrange for you to visit a private Check4Cancer clinic.

All the tests you need, in one day

You will receive a One Stop breast assessment. This means you'll have all the necessary tests taken on the same day. This could include:

- A clinical breast examination
- Mammography or ultrasound (or both)
- Fine needle aspiration or core biopsy as clinically necessary

You'll be pleased to hear that you will be given an indicative outcome on the same day. If a biopsy is taken you'll receive those results within five working days.

Support for you

A cancer diagnosis, or even just the prospect of one, can be an extremely stressful and worrying time for you and your loved ones.

You can therefore take comfort in knowing we have dedicated cancer nurses, available to you, via phone, to provide support from day one, if a cancer diagnosis is given.

How to access

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

This service is available to members aged 18 and over only.

**You can access this service without a referral from your GP unless we require further information to assess the eligibility of your claim. Please note that eligibility to use the service is subject to the terms, conditions and underwriting terms applied to your cover. For example, if you are covered on moratorium underwriting, we may require some further information from your registered GP.*

1 in 8

men will be diagnosed with prostate cancer in their lifetime⁹

12,000

die from prostate cancer every year. That's one man dying every 45 minutes⁹

510,000

men are living with or after prostate cancer⁹

9. About prostate cancer - Prostate Cancer UK, 2025

Prostate cancer self-referral service

Reassurance when you need it most

We know how worrying a cancer diagnosis is, and how the stress of needing more invasive diagnostic procedures is likely to add to this worry.

We've teamed up with Check4Cancer to develop a prostate cancer diagnostic pathway which may help you avoid unnecessary invasive procedures such as a biopsy.

So, if you have suspected prostate cancer, follow this guide to find out how we can support you.

Quick access to assessments

You have a raised PSA level

This could have been identified through your GP, a screening programme or a health assessment.

Call us - you won't need a GP referral first*

Our team will ask you some questions to make sure this journey is right for you.

Check4Cancer

You'll then be referred onto Check4Cancer for an initial assessment.

Guidance

Their clinical team will guide you through the appropriate clinical route; either booking an mpMRI scan or a consultation.

Appointment

An appointment will usually be available within five working days.

Consultations

Consultations are with a specialist within our network, who are regularly reviewed for quality.

How to access

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

This service is available to members aged 40 and over, with a raised PSA test.

** You can access this service without a referral from your GP unless we require further information to assess the eligibility of your claim. Please note that eligibility to use the service is subject to the terms, conditions and underwriting terms applied to your cover. For example, if you are covered on moratorium underwriting, we may require some further information from your registered GP.*

9%

projected rise in melanoma skin cancer incidence rates between 2023-2025 and 2038-2040¹⁰

90%

of all skin cancers are preventable and if detected, diagnosed and treated early, almost all cases are curable¹¹

20,800

predicted number of cases in 2024¹²

10. Melanoma skin cancer statistics - Cancer Research UK

11. Skin cancer; the problem and facts - SKCIN, www.skcin.org

12. Melanoma skin cancer cases rising in UK - BBC News, 2024

Skin cancer self-referral service

Helping to put you in control

A cancer diagnosis, or even just the prospect of one, can be an extremely stressful and worrying time for you and your loved ones, but you can take comfort in knowing we have expert support available to you. You won't even need to get a GP referral first*; all you need to do is call PHC. You'll be asked some questions to make sure this service is right for you and if it is we will arrange for you to visit a private Check4Cancer clinic.

If you are diagnosed with skin cancer, your specialist will determine the best treatment and care for you. Your treatment is likely to depend on: the type of skin cancer, how far it's grown or spread, where the cancer is, and the stage of the cancer (if relevant). Your specialist will discuss your treatment options, their benefits and the possible side effects with you.

Benefit from:

- ✓ **Direct access to the service**
With no need for a GP referral, members simply contact the PHC claims helpline if concerned.
- ✓ **Our appointment booking service**
An appointment being arranged, on your behalf, at a nearby clinic within five working days.
- ✓ **An expert review**
A remote review of the images by a consultant.
- ✓ **Specialist support**
Seeing a dermatology nurse specialist who will take and upload digital dermoscopic imagery.
- ✓ **Reassurance**
The reassurance that the service is delivered by cancer screening provider Check4Cancer and that you'll receive an outcome within five working days.

How to access

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

This service is available to members aged 18 and over only.

** You can access this service, if it's right for you, without a referral from your GP unless we require further information to assess the eligibility of your claim. Please note that eligibility to use the service is subject to the terms, conditions and underwriting terms applied to your cover. For example, if you are covered on moratorium underwriting, we may require some further information from your registered GP.*



Primary care

AXA Doctor at Hand

Access your GP service

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).¹³

Benefit from:

Convenient video or phone appointments

AXA Doctor at Hand is a 24/7 service, available wherever and whenever you need it. From a choice of appointments with GPs or registered medical practitioners for advice, prescriptions, or eligible referrals, AXA Doctor at Hand takes care of things seamlessly.¹³

With AXA Doctor at Hand, appointments by video or phone are available 24 hours a day, 7 days a week, 365 days a year.

There's no need to fit in with fixed opening hours or be left hanging on the phone to make an appointment.

Get access anytime, anywhere

- 24/7 access anytime, anywhere.¹³
- 20-minute consultations as standard.
- Choice of experienced GPs or registered medical practitioners all trained in video consultations.
- Access at home or abroad.
- Prescriptions will be uploaded to your account right after your consultation - simply log in to choose whether to have your medication sent to your local pharmacy or directly to your home.¹⁴

Emergencies

AXA Doctor at Hand, powered by Doctor Care Anywhere, is not an emergency medical service and doesn't treat emergencies.

In an emergency please visit your NHS A&E department or call 999.

You should be aware that there are some conditions that can't be assessed online, so you may need to make an appointment with your registered NHS or private GP instead.

How to access

To access the online portal

Visit thephc.co.uk/online-gp and input your activation code (certificate number) to register. This can be found on your Certificate of Cover.

If there are any issues with the sign-up process, please contact Doctor Care Anywhere directly using the details below:

Telephone: **0330 088 4980**

E-mail: contactus@doctorcareanywhere.com

¹³. Subject to appointment availability and the DCA fair use policy. Access to AXA Doctor at Hand is not available to under 18s covered on the policy.

¹⁴. Available in most circumstances. Out-patient prescriptions and deliveries are not covered by the scheme and may cost more than on the NHS. Medicine may not be available worldwide. Prescriptions are restricted in the USA and sanctioned countries.

Health support

Giving you direct access to health professionals

When you have a health concern or question there's little more reassuring than speaking to somebody in the know. So, we make sure you always have access to our health professionals.

There are three routes to accessing health support:

24/7 health support line

Call with health queries any time

No worry is too small - if it matters to you, it matters to us. Our prompt and professional service is available to you when you need it, day and night, 24 hours a day, 365 days a year.

Who are the professionals?

Nurses | Counsellors | Midwives | Pharmacists

Online health centre

Convenient online health information

Our helpful online Health Centre brings together the latest information from experts, specialist organisations and NHS resources. Topics cover a broad spectrum from ageing well, fitness and exercise through to specific conditions and illnesses such as cancer, mental health, and diabetes.

Plus, you can also put your own questions to our panel of experts at our regular live online discussions. Alternatively, you can e-mail your question through the 'Ask the Health Professional' online panel and the appropriate medical professional will respond.

Who are the professionals?

An extensive panel including but not limited to doctors, psychologists, physiotherapists, and dieticians.

Dedicated nurse service

Ongoing reassurance and support from day one - ready to talk over the phone

If you are diagnosed with cancer or a heart condition, we can put you in touch with our Dedicated Nurse Service. We know that a swift diagnosis and prompt treatment access must go in hand with genuine help, support and understanding from people who truly care.

Every one of our friendly nurses understands what a diagnosis like this means.

For heart related conditions, you might want to understand what happens in bypass surgery, learn how to live with a pacemaker or just chat to relieve your stress levels.

For cancer, you might take comfort in discussing your symptoms or talking through how to break the news to the people you care about.

Whatever you need, whenever you need it, one of our dedicated nurses is waiting to talk.

Speak to our specialist cancer and heart nurses 9am to 5pm Monday to Friday. Outside these hours our experienced nurses and counsellors provide round the clock support via our 24/7 health support line.

How to access

24/7 health support line

Call **0800 027 1393**

Online health centre

Visit **axabesupported.co.uk** and register by entering your email address, followed by selecting a password. Once you have registered you will be asked to add your first name, surname and access code, Phc. Please note the access code is case sensitive.

If you have previously registered for the site, your login details will remain the same. If you have forgotten your password, select the forgotten password link.

Dedicated nurse service

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

Care pathways

Health support to enhance and optimise your healthcare

58%

of people have experienced gut health problems¹⁵

60%

of people shy away from talking about their digestive health¹⁵

30%

of those surveyed said their gut health has deteriorated over the last year¹⁵

¹⁵. UK gut health report - Holland & Barrett, 2023

¹⁶. Bowel Research UK, bowelresearchuk.org [accessed 4 March 2024]

Digestive health service

Get digestive health worries checked out by a specialist, online

One million people in the UK are currently living with a serious bowel condition¹⁶ or experiencing other digestive health concerns. With PHC's Digestive health service, we can help you get fast access to online support and connect you with HBSUK's network of clinical specialists. The service can help you with problems to do with the digestive tract - from your food pipe, to your stomach and bowels.

As part of your healthcare cover, we offer an enhanced route to care for digestive health problems. You can take control of how, when and with who you access advice. A simple to use, clinically designed online assessment directs you to the right clinician and the online portal, available 24/7, enables you to book your own appointments with a suitable practitioner at a time that's convenient for you. It also holds your medical notes and any imaging you've had during follow-up appointments, and you can download your medical notes and referrals for your records.

Following a GP referral to a gastroenterologist for digestive health symptoms, you will have the option to complete an online assessment via the HBSUK platform.

Benefit from

- ✓ Fast access to assessments and support
- ✓ Specialist care
- ✓ Fast reassurance
- ✓ Convenience
- ✓ Easy symptom sharing
- ✓ Considered recommendations

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.

This service is available to members aged 18 and over only. Using the service will count as a consultation, and affect any out-patient limit, specialist consultations limit, or any contribution you normally make towards treatment each year. This service cannot be used if you have a current gastrointestinal cancer diagnosis.

1 in 4

people in England and Wales see their GP about a dermatological condition every year¹⁷

3.5 million

out-patient or day surgery attendances every year for dermatological conditions¹⁷

8%

annual increase of skin cancer cases in England and Wales¹⁷

17. Dermatology - NHS England

Dermatology service

Skin worries checked out quickly, online

Now you can quickly get an assessment online for help with those skin symptoms and concerns which can't be managed by your GP.

If you are aged 18 and over and have a referral from your GP relating to a skin concern, you can now use our Dermatology service to see a consultant dermatologist. We can help you get fast access to online support and connect you with HBSUK's network of clinical consultants.

What's included in the service?

- ✓ An online clinical assessment with a consultant dermatologist, followed by advice on the next steps required.
- ✓ For further support, a face-to-face, video or phone consultation with the specialist can be arranged.
- ✓ Face-to-face appointments, for example for a biopsy, can be booked via the online portal or through our Specialist appointment booking service.
- ✓ We can check what your membership covers, and advise you on whether you need any extra investigations not offered by the service.

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.

This service is available to members aged 18 and over only. Using the service will count as a consultation, and affect any out-patient limit, specialist consultations limit, or any contribution you normally make towards treatment each year. This service cannot be used if you have a current skin cancer diagnosis.



8+ million

people in the UK are living with cardiovascular disease (CVD)¹⁸

270

hospital admissions will be due to a heart attack¹⁸

170

people will die from coronary heart disease¹⁸

18. British Heart Foundation [accessed June 2026]

Cardiology service

Get specialist support for heart health worries, online

If you have a heart health worry and have a referral from your GP, you can access our online Cardiology service.

After completing a quick, online assessment, a cardiologist will review your case and you'll hear back from them, usually within three working days.

What's included in the service?

The Cardiology service includes the following, as needed:

- An online assessment reviewed by a cardiologist, with a letter in your online account advising you on next steps, usually within three working days
- A video or phone consultation with a cardiologist after your assessment, if you'd like to chat through anything

Benefit from

- ✓ Fast access to assessments and support
- ✓ Specialist care
- ✓ Fast reassurance
- ✓ Convenience
- ✓ Easy symptom sharing
- ✓ Considered recommendations

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.

This service is available to members aged 18 and over only. Using the service will count as a consultation, and affect any out-patient limit, specialist consultations limit, or any contribution you normally make towards treatment each year. This service cannot be used if you have a current cardiovascular cancer diagnosis.

1 in 6

of us has a neurological condition¹⁹

1 in 5

deaths is due to a neurological condition¹⁹

800,000

hospital admissions every year result from neurological problems¹⁹

19. Brain Research UK [accessed June 2026]

Neurology service

Get specialist support for brain and nerve worries, online

If you have a brain or nerve concern and have a referral from your GP, you can access our online Neurology service.

After completing a quick, online assessment, a neurologist will review your case and you'll hear back from them, usually within three working days.

What's included in the service?

The Neurology service includes the following, as needed:

- An online assessment reviewed by a neurologist, with a letter in your online account advising you on next steps, usually within three working days
- A video or phone consultation with a neurologist after your assessment, if you'd like to chat through anything

Benefit from

- ✓ Fast access to assessments and support
- ✓ Specialist care
- ✓ Fast reassurance
- ✓ Convenience
- ✓ Easy symptom sharing
- ✓ Considered recommendations

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.

This service is available to members aged 18 and over only. Using the service will count as a consultation, and affect any out-patient limit, specialist consultations limit, or any contribution you normally make towards treatment each year. This service cannot be used if you have a current neurological cancer diagnosis.

1 in 8

people in the UK have a chronic kidney disease ²⁰

4,700+

people die of kidney cancer every year ²⁰

78,000

people every year are diagnosed with a urology cancer in the UK ²⁰

20. The Urology Foundation [accessed June 2026]

Urology service

Kidney and bladder worries checked out quickly online by a urologist

If you have a kidney or bladder worry and have a referral from your GP, you can access our online Urology service.

After completing a quick, online assessment, a urologist will review your case and you'll hear back from them, usually within three working days.

What's included in the service?

The Urology service includes the following, as needed:

- An online assessment reviewed by a urologist, with a letter in your online account advising you on next steps, usually within three working days
- A video or phone consultation with a urologist after your assessment, if you'd like to chat through anything

Benefit from

- ✓ Fast access to assessments and support
- ✓ Specialist care
- ✓ Fast reassurance
- ✓ Convenience
- ✓ Easy symptom sharing
- ✓ Considered recommendations

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.

This service is available to members aged 18 and over only. Using the service will count as a consultation, and affect any out-patient limit, specialist consultations limit, or any contribution you normally make towards treatment each year. This service cannot be used if you are pregnant, or if you have a current urological cancer diagnosis.



Other support services

Further support services to maximise your healthcare cover

Second opinion service

Giving you peace of mind and reassurance when you most need it

Sometimes another opinion can be invaluable. It could be the difference between you having the confidence to make the right decision for your recovery, and going ahead with treatment you aren't comfortable with.

That's why we offer our Second opinion service, giving you peace of mind and reassurance when you need it most. This service is designed to make sure you're completely confident with your specialist's recommendations.

How to access

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

Specialist appointment booking service

Directing you to the right specialist at the right time and place

Being referred to see a specialist can be a stressful time in a person's life and waiting to find out who you'll see and when can amass to additional worrying.

So, to help you access the treatment you need quickly and with minimal hassle, we have our own Specialist appointment booking service. Once you receive a referral from your GP simply call PHC and if your claim is assessed as being eligible, our service team will help you by sourcing a suitable and recognised specialist.

They can provide you with the details of up to three fee-approved specialists in your required area, who you can contact directly to arrange an appointment at your own convenience, or if you prefer, they can book an appointment in a location that fits around your working hours.

We can't take all your worry away, but we can remove the stress of waiting for an appointment date and time.

How to access

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

Health coaching

We offer an online dedicated health coaching service for people with cancer. A trained health coach will provide expert advice and support in working towards your personalised goals.

Untire Now

Untire Now is a tiredness management app that's been designed by cancer experts amongst others, and with cancer patients to help reduce fatigue.

Want to talk?

If you have further questions about your healthcare cover don't hesitate to get in contact with us.

Our friendly team are always here to help you.

01923 770 000

For more information about our health and wellbeing services, please visit **thephc.co.uk/phc-member-area**



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