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April 2024

# Helping your business achieve more



PHC - AN EXPERT IN HEALTHCARE COVER

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# Welcome to PHC

## Your healthcare cover partner

Over the last 30 years, PHC have become an established provider of tailored and flexible private healthcare solutions. The business was acquired by AXA Health in 2015 and we work closely with our selected intermediary partners to ensure our presence as a complementary brand to AXA Health continues to thrive.

Health and wellbeing is core to our proposition and at PHC we pride ourselves on providing direct access to decision makers at a critical time to ensure members return back to health and work as quickly as possible. Our first-class service proposition is underpinned by personal contact from our team based in Rickmansworth, Hertfordshire – often considered a rare commodity in our ever-changing world.

We're here to give our members peace of mind by taking care of them every day and when they need us most.

Whether they want quick access to diagnosis and treatment, mental health support or speedy physiotherapy access, we've got the cover needed, at a budget to suit.

Throughout this brochure we hope to give you a feel for what sets PHC apart and how we can help your business achieve more.



Mike Wagg, Sales Director



Over 35,000 members and dependants take comfort in knowing their health is covered with PHC.



We're owned by one of the UK's leading private healthcare insurers, AXA Health and are part of the global AXA Group. So you can be assured that we're underpinned by financial strength and security of one of the world's leading insurers, to be there when you need us.



### Contents:

- Discover HealthCover4life
- Making a claim
- Supporting members to live life well
- Giving members direct access to professionals in their field
- Things you should know
- What you can expect from us

# Our healthcare plans

## Discover HealthCover4life

No two businesses are the same and nor are their needs. That's why we've put flexibility at the heart of our private healthcare plans.

We've designed a range of four plans, all benefiting from core cover. They provide access to eligible private specialists, diagnostics, hospitals and treatment when needed, quickly.

To keep things simple, we've called them HealthCover4life Plans 1, 2, 3 and 4.

To provide you with more control, we give you even more choice. Once you've chosen from the four levels of cover, you can select additional options.

### Reduce your costs:



#### Option a:

(Available on Plans 1, 2 and 3 only)

- Remove all benefits for psychiatric treatment.



#### Excess:

- Choose from a variety of excesses to help reduce your annual subscription.



#### Specified Hospital List:

- Select the Specified Hospital Directory, offering access to a reduced number of carefully selected private hospitals across the UK. (To select this, everyone on the plan must have it).

### Enhance your cover:



#### PHC Plus:

(Available on Plans 1 and 2 only)

- Access to hospitals outside of the standard Directory of Hospitals.
- £500 towards fees for visits to a private GP outside of our AXA Doctor at Hand service.
- We'll pay all surgeon & anaesthetist's fees in full recognised by us.
- Cover for the out-patient monitoring of specified chronic conditions, including follow-up consultations with a specialist.



#### London upgrade:

- Expand members hospital access across the capital.



# PHC Plus

## An optional upgrade

Plans 1 and 2 give you the option to enhance cover for members further.

In summary, members can benefit from:



### Accessing hospitals outside of the standard Directory of Hospitals

Our Directory of Hospitals has extensive UK coverage, but with Plus, should your members choose to visit a UK hospital not in the directory we'll pay up to the normal daily rates published. Our claims team will happily inform members of these rates when they register a claim.



### Surgeon and anaesthetist's fees paid in full

We'll pay all eligible recognised surgeon and anaesthetist's fees in full, regardless of the amount listed on our published schedule of procedures and fees.

Recognised specialists are carefully selected by our provider recognition team. Why and when they are added is based on several factors but is all done to ensure that members receive the best possible medical care if and when they need it.



### Specified chronic condition support

With the Plus upgrade, you also have cover for the routine out-patient management of specified chronic conditions.

This includes follow-up consultations and associated diagnostic tests (but not out-patient drugs and dressings) with a specialist for the purpose of monitoring the on-going control of a specified chronic condition. These are: angina, asthma, diabetes, epilepsy, heart valve problems, high blood pressure, glaucoma, osteoarthritis, rheumatoid arthritis, thyroid problems and ulcerative colitis.



### Private GP

£500 towards fees to visit a private GP including GP minor surgery. The appointments are not connected to our AXA Doctor at Hand service.

#### Good to know:

- More information about specified chronic conditions can be found in section 3 of the Membership Handbook.
- Full details on what is and isn't covered, alongside any limitations to cover, can be found in the Membership Handbook.

# There for members when they need us most

## Making a claim.

**Picking up the phone to make a claim when you have a health concern can be a daunting task, but PHC is there to be a listening ear and to help its members on their way to getting better.**

Our experienced claims team offer a professional yet personal service that puts the member at ease and helps direct them on a path to getting back to health, whether that be by quickly organising a Muscle, Bone and Joint Care appointment with a specialist, helping facilitate an appointment using our Specialist Appointment Booking service, or accessing our Mental Health Assessments and Support service. Members can be assured that we'll make the entire experience as positive and as simple as possible, whilst keeping form filling to the bare minimum.

# More than Private Medical Insurance

## Supporting members to live life well.

**The people in and around your company are really important, so ensuring they are healthy and well is very much in your best interest.**

That's why PMI from PHC isn't just about getting fast access to private specialists, diagnostics and hospitals. We've built an array of health and wellbeing benefits to support members to live life well, alongside those to help when things don't go to plan.

So, you can be sure that when you take out corporate cover with us you get more than PMI.

The following benefits are automatically included with PHC private healthcare plans, unless otherwise noted, to help those covered by the plan:

- Adopt healthier lifestyles which could help reduce the chances of falling ill.
- Deal with life's ups and downs and implement coping strategies and remedies, and to
- Feel supported when they do face medical conditions and need professional support and guidance.

# HealthCover4life Plan 1-4

This benefit table shows you the benefits available on HealthCover4life Plan 1, 2, 3 and 4. For full details on what is and isn't covered, alongside any limitations, please refer to the Corporate HealthCover4life Membership Handbook.

	Plan 1	Plan 2	Plan 3	Plan 4
<b>In-patient and day-patient</b>				
Consultations, diagnostics and treatment	✓	✓	✓	✓
Psychiatric services	Up to 45 days a year	Up to 28 days a year	Up to 28 days a year	✗
<b>Out-patient</b>				
CT, MRI and PET scans	✓	✓	✓	✓
Active treatment of cancer including radiotherapy and chemotherapy	✓	✓	✓	✗
Surgical procedures	✓	✓	✓	✓
<b>Additional out-patient</b>				
Consultations including with practitioners	✓	✓	✓	Two consultations ppy
Diagnostics	✓	✓	✓	✓
The next three benefits have a combined overall limit of up to:	<b>No yearly limit</b>	<b>£1,500 ppy</b>	<b>£1,000 ppy</b>	<b>£500 ppy</b>
Psychiatric services including consultations	✓	✓	✓	✗
Physiotherapy (following a GP referral)	20 sessions ppy	10 sessions ppy	10 sessions ppy	10 sessions ppy
Therapy and acupuncture (following a GP referral)	20 sessions ppy	10 sessions ppy	10 sessions ppy	10 sessions ppy
<b>Additional benefits</b>				
In-patient NHS cash benefit	£200 per night Max £6,000 ppy	£100 per night Max £2,000 ppy	£100 per night Max £2,000 ppy	£100 per night Max £2,000 ppy
NHS day care cash benefit	£150 per claim	£50 per claim	£50 per claim	£50 per claim
Recuperative care	Up to £500 ppy	✗	✗	✗
Home nursing	✓	✓	✓	✗
Private ambulance <sup>1</sup>	Paid in full	Up to £250 ppy	Up to £250 ppy	✗
Provision of external prosthesis	Up to £5,000 for the lifetime of your membership	Up to £5,000 for the lifetime of your membership	Up to £5,000 for the lifetime of your membership	✗
New child benefit	£200 per birth	£100 per birth	£100 per birth	✗

	Plan 1	Plan 2	Plan 3	Plan 4
<b>Additional benefits (continued)</b>				
24/7 Health Support Line	✓	✓	✓	✓
Counselling and Support Service (over 16 years and only)	✓	✓	✓	✓
<b>Cancer Cover</b>				
Radiotherapy/chemotherapy cash benefit	£50 a day Up to £2,000 ppy	£50 a day Up to £2,000 ppy	£50 a day Up to £2,000 ppy	✗
Hospice cash benefit	✓	✓	✓	✗
Prostheses/wigs <sup>2</sup>	Up to £400 a year for wigs £5,000 a year for prostheses	Up to £400 a year for wigs £5,000 a year for prostheses	Up to £400 a year for wigs £5,000 a year for prostheses	✗
Hospital at home	✓	✓	✓	✓
Reconstructive breast surgery	✓	✓	✓	✗

ppy: per plan year

1. when medically necessary

2. needed while having treatment to kill cancer

<b>PHC Plus: An optional upgrade</b>				
Increased choice of specialists	✓	✓	✗	✗
Increased choice of hospitals	✓	✓	✗	✗
Routine out-patient management of specified chronic conditions	No yearly limit	No yearly limit	✗	✗
Fees for private GP visits and GP minor surgery	Up to £500 a year	Up to £500 a year	✗	✗

## Some important bits

Like all insurance plans there are exclusions and limitations to cover. The below are the most significant:

- Charges when treatment is received outside of our Directory of Hospitals
- Dental treatment
- Routine pregnancy and childbirth
- Treatment of medical conditions that existed, or you had symptoms of, before joining
- Treatment of ongoing, recurrent and long-term conditions (also known as chronic conditions)

**For full details on what is and isn't covered, alongside any limitations of cover, please refer to the Corporate Membership Handbook.**

### Glossary

Don't quite understand a term you've seen?

A full glossary can be found in section 7 of the Membership Handbook.

- 250 hospitals nationwide with access to over 37,000 specialists and practitioners, so appointments can be at the most suitable time and place.
- Members can add their family at corporate prices too. Just another way to show you care.

# Welcome to a fast, easy way to see a GP

At PHC, our priority is to be here for our members. That's why our healthcare plans come with unlimited access to video and phone appointments available 24/7 through our Online GP service, AXA Doctor at Hand powered by Doctor Care Anywhere (DCA).<sup>1</sup>



**Anytime**



**Anywhere**



**Qualified GPs  
and ANPs**



**By video or phone**

## About this service and how to access

### 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 Advanced Nurse Practitioners (ANPs) for advice, prescriptions, tests or eligible referrals, AXA Doctor at Hand takes care of things seamlessly.<sup>1</sup>

With AXA Doctor at Hand, appointments by video or phone are available 24 hours a day, 7 days a week, 365 days a year. GPs are available 24/7. Advanced Nurse Practitioners are available from 8am-10pm.

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

### 24/7 access anytime, anywhere

- 24/7 access anytime, anywhere.<sup>1</sup>
- 20-minute consultations as standard.
- Choice of experienced GPs or ANPs 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 direct to your home.<sup>2</sup>

## Emergencies

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

If you think you have a medical emergency, please call 111 or 999 or go to an A&E in the UK.

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 NHS or private GP instead.

<sup>1</sup> Subject to appointment availability and the DCA fair use policy.

<sup>2</sup> 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.



# Fitness Offers

**Teaming up with Hussle and Nuffield Health brings savings of up to 40% on gyms, pools, spas, and wellbeing centres nationwide.**

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:

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

This offering includes an extensive range of health and wellbeing facilities nationwide, for members to use at a time that is convenient for them. This discount is also available to dependants covered on a member's plan.

Up to 40% off at Hussle. With a Hussle Monthly+ pass you can visit multiple gyms from a range over 2,000.<sup>1</sup>

For full Terms and Conditions of the Hussle offer please visit [hussle.com/axamembersme](https://hussle.com/axamembersme)

Up to 40% off at Nuffield Health. Their fitness and wellbeing centres are a great place to develop healthy habits or try something new.

Or you can keep fit when visiting the gym's not an option with their 24/7 online-only membership.

For full Terms and Conditions of the Nuffield Health offer please visit [nuffieldhealth.com/axahealth/offer](https://nuffieldhealth.com/axahealth/offer)



<sup>1</sup> Available venues depend on the primary gym you choose and you need to be 16 or over.

# Health Support

Giving members direct access to health professionals.

When you have a health concern or questions 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 when you need us, day and night, 24 hours a day, 365 days a year.

#### Who are the professionals?

Nurses | Counsellors | Midwives\* | Pharmacists\*

Our nurses and counsellors are available 24/7.

\*Midwife and pharmacist services are available 8am to 8pm Monday to Friday, 8am to 4pm Saturday and 8am to 12pm on Sunday.

"I enjoy being able to give people the time they need to discuss their concerns and making that difference in their times of need. What is particularly lovely is when you can hear in their voice the relief and a reduction in their anxiety levels."

Emma Cronin, Midwife

## Online Health Hub



### Convenient online health information

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

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

#### Who are the experts?

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 a member of your PHC plan is diagnosed with cancer or a heart condition, we can put them 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, members might want to understand what happens in bypass surgery, learn how to live with a pacemaker or just chat to relieve their stress levels.

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

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

Speak to our specialist cancer and heart nurses 9am-5pm Monday to Friday. Outside these hours our experienced nurses, counsellors and pharmacists provide round the clock support by the phone.

# Helping improve access to care

**Accelerating members to treatment and better health.**

PHC provides members with access to prompt diagnosis and treatment at a time that is convenient for them and the company, so they can be back to full health and work quickly and hassle free.

## Muscles, Bones and Joints service



### Getting your team moving again, fast

Employees aged 18 and over no longer have to wait for a GP referral when they need support with their muscles, bones or joints. Our online service enables them to refer themselves, any time they 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 an employee's ability to work, so it's important they get the right support. That's why, instead of guessing who the most appropriate clinician would be, they'll be guided through a short online assessment to point them in the right direction. It only takes about 5 minutes, then employees can use the portal to book a phone or video appointment with the right clinician at a time that suits them.

After the initial consultation, your employee's physiotherapist or orthopaedic specialist will outline a treatment plan based on their 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

All without the need to see a GP.

#### Save company time

- Speak to an experienced physiotherapist over the phone, without needing a GP referral.
- Hassle-free online or phone consultations without leaving work.
- Early intervention - treatment organised for members to help them back to health.
- Follow-up support.

## Specialist Appointment Booking service



### Helping members to see the right specialist at a time and place to suit them

To help your members access the treatment they need quickly and with minimal hassle we have a Specialist Appointment Booking service. Once a member receives a referral from their GP they can simply call PHC. Our Specialist Appointment Booking service will help them by sourcing a suitable and recognised specialist, alongside booking a convenient private appointment for them.

Our Specialist Appointment Booking service helps your employees to see a fee-approved specialist, with a consultation that fits around working hours and in a location that suits.

#### Important

The support for muscles, bones and joints service is available to PHC members aged 18 and over **only**. Access to the service without the need for a GP referral is subject to the terms and conditions and the underwriting conditions applied to the member's cover.



# Counselling and Support service

## Encouraging mental wellbeing.

As we all go through life it is likely that we will encounter unfamiliar situations where some guidance or information could help us to make more informed decisions. Our Counselling and Support service Employee Assistance Programme (EAP) is available 24 hours a day, 365 days a year, to support your company members and their family deal with life's ups and downs.

This is a completely confidential and impartial service, provided by AXA Health Services Limited, and company members and their family can call it as often as needed.

- Unlimited online and telephone support, available 24/7
- Discrete counselling via email
- Up to five face-to-face counselling sessions
- Everyday support and guidance
- A wealth of up-to-date tools, information, guidance and accessible support online 24/7

### Important

The Counselling and Support Service is available to PHC members aged 16 and over **only**.

We also understand that managing people can be tough, so our EAP provides extra support for your managers.

The service is there to provide guidance to ensure your managers are confident, comfortable and assured whenever they're dealing with challenging, unfamiliar or complex situations.

The online portal also has a management section with useful tools and resources to help your managers make the right call every time.



# Mental Health Assessments and Support service

**A quick and simpler journey to mental health assessments and support.**

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

People experiencing anxiety or depression who have early intervention are often back to their usual selves and routine much sooner. So, our Mental Health Assessments and Support service is there to provide clinically-led help and support as soon as a member experiences a mental health issue. They only need to make one call to us to kickstart a road to recovery. All without the need for a GP referral.

**How it works:**



## **Talk to an expert without any fuss**

Members simply call to arrange an assessment which will be carried out by a counsellor or psychologist.



## **The right care and treatment**

Mental health conditions are complex, and treatment can vary enormously. Mental Health Assessments and Support counsellors and psychologists manage this daily, helping members to receive the most appropriate treatment. This could be in the form of self-help and life management to 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 preferred clinic, fitness and wellbeing site or medical centre around the country at a time that suits.



## **Guiding every step of the way**

Whether the condition is complex, or the treatment plan needs revising, the Mental Health Assessments and Support team will always be there to support and guide the member through the process.

### **Important**

Mental Health Assessments and Support service is available on Plan 1, 2 and 3 for members aged 18 years and over only. Access to the service without the need for a GP referral is subject to the terms and conditions and the underwriting conditions applied to the member's cover.



# Important information

## Things you should know

To make a truly informed decision and to ensure you choose the right level of Corporate HealthCover4life for you and your employees there are some things to consider.

## Underwriting

Underwriting and the terms that are often associated with it can seem confusing, but they needn't be.

Underwriting in the context of PMI is the process of deciding how to cover members for any conditions they have before joining.

## Choose your option:

### Full Medical Underwriting (FMU)

- All members will declare their medical history.
- Exclusions to the membership terms may be applied for pre-existing conditions.

### Continuing Personal Medical Exclusions (CPME)

- If you are moving from another provider, you can transfer over any existing underwriting arrangements made with them as long as there is no break in cover. The terms and conditions of your new plan with PHC will apply.

### Medical History Disregarded (MHD)

- We won't apply any exclusions for specific medical conditions, subject to membership terms.

### Moratorium Underwriting (MORI)

- The plan provides cover for treatment of new health concerns that begin once the member is covered with us.

If a member joins PHC on moratorium terms, they won't have cover for **treatment** for any conditions they had in the five years before joining. This includes if they had symptoms of a condition that hadn't been diagnosed. Once they've been trouble-free from that condition for at least two years in a row after they joined, PHC can start covering **treatment** of these conditions.

If they joined us from another health insurer or a company membership they might have joined on different moratorium terms. Their membership certificate will show some details about how their moratorium works.

## Glossary

A full glossary can be found in section 7 of the Membership Handbook.

### Good to know

More information about underwriting can be found in section 3 of the Membership Handbook.

# What you can expect from us



## Quality cover

We see little point in offering a healthcare plan that doesn't truly help in a member's time of need. We also know that everyone's needs vary, so we've created four plans, with a few extra options that vary in degree of comprehensiveness. All so you can find a level of cover that suits you.



## Health cover expertise

With 30 years of experience as a health cover specialist, combined with being owned by a leading healthcare insurer, AXA Health, you can take comfort in knowing you're working with experts.



## More than PMI

Your members get so much more than PMI. Our mission is to help all our members live life well and it's this which drives us to continually introduce new products and services that enhance their lives and general wellbeing.



## A partner in healthcare

Our close working relationship and provision of tailored and flexible private healthcare plans means you get more than just an insurer. You'll have a partner in healthcare.



## A service we're proud of

We put a lot in, so you get a lot out. It's this mentality which we believe makes PHC's service first class.



## Want to talk?

If you like the sound of PHC or have any questions, please do get in touch with your cover adviser.

If you don't currently have one, contact us directly and we'll be more than happy to point you in the right direction.

**01923 770 000**