

Your guide to PHC's Health and Wellbeing Services

PHC - YOUR HEALTHCARE COVER PARTNER



April 2025

Your Health and Wellbeing services all in one place

Over the last 30 years, PHC have become an established provider of private healthcare solutions.

We want you to help you to live the happiest, healthiest life possible, and the part we play is to provide truly personal healthcare insurance cover, through our health and wellbeing products, services and other additional support that forms part of your policy with us.

Whether your goal is staying physically healthy, improving your mental wellbeing or having speedy access to reliable diagnostic tests and treatment, we aim to make access to our services as smooth and as easy as possible. We want to help you live life well, and that's what drives us to continually review and improve the services we offer to maintain and enhance your general wellbeing.



An established
provider in the private
health insurance
industry for over
30 years

This booklet aims to help you understand exactly what our products and services entail, and it includes all you need to know about how to access them. We have included some key health and wellbeing statistics, and you can also get to know more about our network of providers, who you will interact with when using some of our services.

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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 have come across some of these providers. Below is an overview of who the providers 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, on their Virtual Lucy platform, 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 service
- Digestive Health pathway
- Dermatology pathway
- Cardiology pathway
- Neurology pathway
- Urology pathway

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

1 in 6

adults have experienced a 'common mental disorder' like **depression or anxiety** in the past week¹

£16bn

spent on mental health services in 2022/23 by the NHS in England¹

37.6%

of people with severe symptoms of common mental disorders (CMD) reported also having physical health issues¹

¹ 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 Assessment 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 also 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.

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

Eligibility to use the service, as well as the need for a GP referral, 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 in order to assess whether your claim is eligible.

1 in 5

children and young people
aged 8 to 25 had a
probable mental disorder in
2023²

36.9%

of children aged 11 to 16
with a probable mental
disorder were 5 times more
likely to have been bullied
in person²

20.3%

of children aged 7 to 16 had
a probable mental health
condition in 2023²

² 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.

Eligibility to use the service, as well as the need for a GP referral, 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 in order to assess whether your claim is eligible.



3.58 million

people were in contact with mental health services at some point during 2022/23³

21.5%

rise in the number of people accessing talking therapies between 2021-2022⁴

70%-75%

of people with a diagnosable mental health problem do not receive treatment⁴

³ Mental health statistics: prevalence services and funding in England - House of Commons Library

⁴ Key statistics about mental health treatment and services - Counselling Directory, 2023

Counselling and Support service



Providing reassurance and guidance

As we go through life, it's likely we will encounter unfamiliar situations where some guidance or information could help us to make more informed decisions. Our Counselling and Support service with 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. You can benefit from unlimited phone support 24 hours a day, 365 days a year, as well as up to five face-to-face or remote counselling sessions. This service is available to members aged 16 years and over.

Benefit from:

Personal support

Direct, confidential and unlimited 24 hour access to qualified counsellors who can provide clinical support and guidance or just an ear to listen to.

Face-to-face counselling

Up to five face-to-face sessions with all complex cases assessed and directed by fully trained psychologists, where clinically appropriate.

Online portal

A wealth of up-to-date tools, information, guidance and support, available online 24/7.

Counselling via e-mail

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

LifeManagement™ Support

Access to support and guidance on a range of everyday matters, such as financial, legal, consumer and housing issues and family care such as childcare, eldercare and disability issues.

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 input the username and password found in your Membership Handbook.

Physical health

Accelerating you to treatment and better health

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

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 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.

Eligibility to use the service, as well as the need for a GP referral, 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 in order to assess whether your claim is eligible.

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

To book with Nuffield Health, please contact their central bookings team on **0345 2302 040**.

You will need to quote the client account number '10519' to obtain the discounted rate. Full payment is required at the time of booking.

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.

For Circle Health Group health assessments, please visit circlehealthgroup.co.uk/healthfirst/health-assessments.

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

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.

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, go to: thephc.co.uk/gym-discount/



Cancer pathways

Focussing on prevention, early diagnosis, treatment, and support

15%

of all new cancer cases are breast cancer⁸

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.

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.

Eligibility to use the service, as well as the need for a GP referral, 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 in order to assess whether your claim is eligible.

1 in 8

men in the UK will get prostate cancer in their lifetime⁹

12,000

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

490,000

men are living with and after prostate cancer⁹

⁹ About prostate cancer - Prostate Cancer UK, 2022

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.

Eligibility to use the service, as well as the need for a GP referral, 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 in order to assess whether your claim is eligible.

9%

projected rise in melanoma skin cancer incidence rates between 2023-2025 and 2038-2040 ¹⁰

90%

of all skin cancers are preventable and if detected, diagnosed and treated early, almost all cases are curable ¹¹

20,800

predicted number of cases in 2024 ¹²

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

We want to help everyone to stay skin safe and help reduce the chances of being diagnosed with skin cancer.

The good news is, there are preventative steps we can all take in our day to day lives to do just that.

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.

Specialist support

Seeing a dermatology nurse specialist who will take and upload digital dermoscopic imagery.

An expert review

A remote review of the images by a consultant.

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. Eligibility to use the service, as well as the need for a GP referral, 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 in order to assess whether your claim is eligible.

Primary care

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).¹³



Anytime



Anywhere



Qualified GPs and Advanced
Clinical Practitioners (ACPs)



By video or phone

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 Advanced Clinical Practitioners (ACPs) 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. GPs are available 24/7. Advanced Clinical 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.

24/7 access anytime, anywhere

- 24/7 access anytime, anywhere.¹³
- 20-minute consultations as standard.
- Choice of experienced GPs or ACPs 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.

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 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 details below:

Telephone: **0330 088 4980**

E-mail: contactus@doctorcareanywhere.com

¹³ Subject to appointment availability and the DCA fair use 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*

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 Sunday.

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 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 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

Access the online portal: **axabesupported.co.uk**

Username: **PHC**

Password: **besupported**

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](https://www.bowelresearchuk.org) [accessed 4 March 2024]

Digestive Health pathway



Get digestive health worries checked out online by a specialist

One million people in the UK are currently living with a serious bowel condition¹⁶ or experiencing other digestive health concerns. With PHC's new Digestive Health pathway, 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 whole digestive tract, from the oesophagus, to the stomach, to the bowel.

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 or general surgeon for digestive health symptoms, you will have the option to complete an online assessment via the HBSUK platform.

Benefit from:

An online case assessment from a relevant care service provider we work with and advice on next steps.

A face-to-face, video or phone consultation with the specialist, if needed.

Further tests that you can take from home if appropriate.

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.

Eligibility to use the service, as well as the need for a GP referral, 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 in order to assess whether your claim is eligible.

1 in 4

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

3.5m

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 pathway



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 pathway to see a consultant. 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?

The Dermatology pathway includes the following, as needed:

- 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.

Use of the service will impact any excess, out-patient and overall benefits applicable to your policy.

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.

Eligibility to use the service, as well as the need for a GP referral, 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 in order to assess whether your claim is eligible.

7.6m

people in the UK are living
with a heart or circulatory
disease ¹⁸

175k

deaths a year caused by a
heart or circulatory disease ¹⁸

49%

of the deaths are premature
(aged under 75) ¹⁸

18 British Heart Foundation, September 2024

Cardiology pathway



Get your heart worries checked out quickly online by a cardiologist

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

We can help you get fast access to online support and connect you with HBSUK's network of cardiologists. After completing a quick, online assessment, a cardiologist will review your case and you'll hear back from them within three working days.

What's included in the service?

The cardiology service can include the following, as needed:

- An online assessment, reviewed by a cardiologist, with a letter advising you on next steps for your care within three working days.
- A face-to-face, video or phone consultation with your cardiologist, if needed.

Benefit from:

Don't wait to get the answers you need

Once you've completed the online assessment, a consultant cardiologist will aim to review this within three working days.

No need to wait and worry – if you don't need further tests or treatment, you can get reassurance fast.

From referral straight to a specialist

You can get started as soon as your GP refers you to a cardiologist as a result of heart concerns.

From the comfort and privacy of home

If you need to speak to someone once you've received your assessment results, you can have a phone or video call from the privacy of your home, at a time that suits you.

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.

Eligibility to use the service, as well as the need for a GP referral, 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 in order to assess whether your claim is eligible.

1 in 6

people in the UK are living
with a neurological
condition ¹⁹

20%

of adults reported to waiting
over a year between seeing
a GP and seeing a
neurologist ¹⁹

1 in 5

deaths is due to a
neurological condition ²⁰

¹⁹ The Neurological Alliance, 2022

²⁰ Neuro facts - Brain Research UK [accessed 4 November 2024]

Neurology pathway



Get your brain and nerve health worries checked out quickly online by a neurologist

If you're suffering from a brain or nerve condition that can't be managed by your GP, then don't wait long to get the answers you need. If you're 18 or over and have a referral from your GP, you can access our online neurology service.

We can help you get fast access to online support and connect you with HBSUK's network of neurologists. After completing a quick, online assessment, a neurologist will review your case and you'll hear back from them within three working days.

What's included in the service?

The neurology service can include the following, as needed:

- An online assessment, reviewed by a neurologist, with a letter advising you on next steps for your care within three working days.
- A face-to-face, video or phone consultation with your neurologist, if needed.

Benefit from:

Don't wait to get the answers you need

Once you've completed the online assessment, a consultant neurologist will aim to review this within three working days.

No need to wait and worry – if you don't need further tests or treatment, you can get reassurance fast.

From referral straight to a specialist

You can get started as soon as your GP refers you to a neurologist as a result of neurological concerns.

From the comfort and privacy of home

If you need to speak to someone once you've received your assessment results, you can have a phone or video call from the privacy of your home, at a time that suits you.

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.

Eligibility to use the service, as well as the need for a GP referral, 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 in order to assess whether your claim is eligible.

1 in 2

people will experience a urology condition in their lifetime ²¹

1 in 8

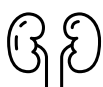
people living in the UK have a chronic kidney disease ²¹

78,000

people every year are diagnosed with a urology cancer ²¹

²¹ The Urology Foundation [accessed 4 November 2024]

Urology pathway



Get your kidney and bladder worries checked out quickly online by a urologist

If you have a urological worry that can't be managed by your GP or with over-the-counter medication, and you have a referral from your GP, you can access our online urology service.

We can help you get fast access to online support and connect you with HBSUK's network of urologists. After completing a quick, online assessment, a urologist will review your case and you'll hear back from them within three working days.

What's included in the service?

The urology service can include the following, as needed:

- An online assessment, reviewed by a urologist, with a letter advising you on next steps for your care within three working days.
- A face-to-face, video or phone consultation with your urologist, if needed.

Benefit from:

Don't wait to get the answers you need

Once you've completed the online assessment, a consultant urologist will aim to review this within three working days.

No need to wait and worry – if you don't need further tests or treatment, you can get reassurance fast.

From referral straight to a specialist

You can get started as soon as your GP refers you to a urologist as a result of a urology concern.

From the comfort and privacy of home

If you need to speak to someone once you've received your assessment results, you can have a phone or video call from the privacy of your home, at a time that suits you.

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.

Eligibility to use the service, as well as the need for a GP referral, 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 in order to assess whether your claim is eligible.

Other support services

Further support services to maximise your healthcare cover

1 in 5

people who have had COVID-19 have symptoms that last five weeks or longer ²²

1 in 10

still have symptoms 12 or more weeks afterwards ²²

1.9 million

people in the UK reported that they were experiencing long COVID ²³

22 The prevalence of long COVID and COVID-19 complications - Office for National Statistics

23 Coronavirus: Long covid - House of Commons Library, 2024

Long COVID care



Helping you on the road to recovery

To help you start feeling more like yourself again, we've worked with leading experts who've been at the forefront of the pandemic to develop specific, dedicated support – including fast access to specialist help or to a comprehensive rehabilitation programme. It's already set up and ready to support our members.

Whether you have an underlying condition that's been made worse or need treatment and rehabilitation, we'll make sure you're speaking to the people who can help – quickly and easily. All you need is a referral – for example from a GP or a specialist – and we'll get everything moving.

Benefit from:

A remote consultation with a specialist led by a team of long COVID experts.

Guidance on your road to recovery through the most appropriate treatment.

Access to as much support as possible from home, including flexibility around your working day, if needed.

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 add 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 deemed to be eligible, our service team will help you by sourcing a suitable and recognised specialist.

They can book an appointment in a location that fits around your working hours, or 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.

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**.

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. Our Second Opinion 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**.

Taking Care personal alarm service



Reassurance 24 hours a day

With a personal alarm from Taking Care, you can be reassured that in any emergency, day or night, your elderly relatives can get help. All personal alarms include 24-hour monitoring from Taking Care's specialist Emergency Resolution Team, available to speak to directly at the touch of a button.

How does the personal alarm service work?

- 1) Alarm button is pressed/fall alarm triggered upon serious impact.
- 2) Emergency Resolution Team is alerted.
- 3) Team arranges necessary help.

Benefit from ActiveAlert:

A free and supplementary addition to the Taking Care personal alarm service.

An early warning system for enhanced peace of mind.

Helps proactively manage health and independence by making next of kin aware of potential issues earlier.

How to access

Call the freephone on **0800 023 4867** or **order online** using discount code **AXA-4867** to save £30. Lines are open Monday to Friday, 9am to 6pm.



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