

Private Medical Insurance

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# Healthcover4life

Important changes to your cover

April 2024

# Important changes to your cover

We regularly review our plans and often update them to improve your cover or to make your cover clearer. This leaflet tells you about the more significant changes we've made.

We recommend that you read these changes carefully alongside your new Membership Handbook, which contains the full terms of your cover. Please note that you might see some other wording changes in your Membership Handbook, but these don't affect your cover.

If you'd like to talk to us about anything in this leaflet, please call 01923 770 000 or email [support@thephc.co.uk](mailto:support@thephc.co.uk).

## Your new membership handbook

You may have noticed a change in some of the language we use. Whether we're explaining your cover or helping you through a claim, we have made your documents clearer.

We've rewritten some sections of your Membership Handbook to make them easier to read. We've removed repeated wording and made some of our sentences shorter and where we can, we've changed 'jargon' words for ones more commonly used.

None of these changes affect your cover. We hope you like the changes we've made and they make your cover easier to understand.

## Expanding the child benefit

We have always paid a cash benefit on the birth of a child. We've extended this benefit so this will now also be paid if you adopt a child. One of the parents must have been covered on the plan for 10 months or more before the birth or adoption.

## Accessibility

All our services and documents should be available to everyone and we offer a whole host of ways to access our information and services. If you would like more information regarding the support we offer, please visit our webpage [thephc.co.uk/stand-alone-pages/accessibility](http://thephc.co.uk/stand-alone-pages/accessibility) or call us.

We can provide documents in Braille, large print or digital audio and have information regarding how to adjust your browser settings so you can make text easier to read. We work with providers such as Relay UK and SignLive, who can help if you have hearing or speech difficulties.

## **What we'll pay for treatment**

There may be times when there is more than one treatment for your medical condition that would give a similar clinical or diagnostic outcome. This could be, for example, different brands of a cancer drug treatment or a different method of surgery. We have clarified in our handbook that we will only pay up to the cost of the most cost-effective form of treatment for you.

Please see section 3 'Our cover for treatment and surgery' in your handbook for more details.

## **We've reviewed and clarified your cover for cancer treatment**

We want to make sure our members get the best support available to them throughout their cancer journey. Some of the significant changes to this section are:

### **Your cover for breast reconstruction**

We provide cover for two planned fat transfer surgeries following reconstructive surgery for breast cancer, this is available when required to the diseased breast.

We'll also cover you if, following a medical failure, you need to have your first reconstructive surgery re-done. This is available so long as the medical failure is within three years of your first reconstructive surgery and when it's agreed with us first.

### **Cancer treatment at home**

Not all cancer treatment needs to take place in a hospital setting, there are occasions when some cancer treatment can be given to you at home. We have agreements with healthcare services suppliers, who can arrange for a nurse to come to your home. This could be to give you chemotherapy by intravenous drip, injections, delivery of oral chemotherapy tablets or other treatments. If you choose to have some of your cancer treatment at home this would have to be under the supervision of your specialist and we must agree to this first.



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We may record and/or monitor calls for quality assurance, training and as a record of our conversation.