

Private Medical Insurance

---

# Healthcover4life

Important changes to your cover

October 2023



# 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).

## Homeopathy

We've reviewed the cover we offer for homeopathy treatment and will no longer be offering this as a treatment option for our members. Our decision is based on providing access to evidence-based treatment that meets the needs of our members.

## 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.



PHC is a trading name of The Permanent Health Company Limited. The Permanent Health Company Limited is a wholly owned subsidiary of AXA PPP healthcare Group Limited and part of the global AXA Group. Registered in England and Wales No. 2933772. Underwritten by AXA PPP healthcare Limited. AXA Health is a trading name of AXA PPP healthcare Limited. Registered in England and Wales No. 3148119. Both companies are registered at 20 Gracechurch Street, London EC3V 0BG.

The Permanent Health Company Limited is authorised and regulated by the Financial Conduct Authority. AXA PPP healthcare Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Aspects of policy and claims administration may be undertaken on behalf of AXA PPP healthcare Limited by The Permanent Health Company Limited.

Write to us at: PHC, 32 Church Street, Rickmansworth, Hertfordshire, WD3 1DJ.

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