



Information about coronavirus

We're here for you

Important Information: support and guidance for our members

9 April 2020

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Introduction

Together, we face a truly unprecedented situation that is affecting all of our families, colleagues, businesses and our way of life.

The COVID-19 pandemic is a public health emergency which society needs to tackle together. We have responded and continue to adapt as the situation evolves, closely following advice from the World Health Organisation (WHO), UK Government and Public Health England (PHE).

In light of the above and following our established business continuity plan, PHC has successfully and securely transferred its staff to work from home, which was completed on the 23rd March.

PHC is absolutely committed to playing its part, rising to the challenges ahead and keeping our distribution partners, clients, members and people safe and supported.

PHC, with its parent company and underwriter, AXA PPP healthcare, have introduced a package of enhanced benefits to help you get the healthcare services and support you may need during this crisis, including:

- A new Clinical Support Centre
- An Enhanced NHS cash benefit

As members of PHC you already enjoy the reassurance of an Employee Assistance Programme and unlimited access to the Doctor@Hand remote GP service, plus Expert Help, ActivePlus, Working Body and Stronger Minds* services as part of your PHC Private Medical Insurance policy.

We have produced this summary document to highlight the information and support available in relation to PHC's services and the emerging questions that are being asked.

We hope you find this useful.

Wishing you and your loved ones the best of health.

Steve Bettridge
Managing Director, PHC

*where psychiatric/mental health cover is included as part of the plan and subject to terms and conditions

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Information about coronavirus (COVID-19)

The COVID-19 pandemic has moved rapidly so we have launched a dedicated online Covid-19 hub. This includes reliable information sources, regular updates, frequently asked questions as well as content to help people manage their physical and emotional wellbeing during the crisis.

- Please refer to the PHC website thephc.co.uk/covid-19/
- [For up to date information about the coronavirus outbreak](#)
- [For an overview of the illness COVID-19 and stay at home advice](#)
- You should use the [NHS 111 online](#) (external link) coronavirus service if you have symptoms which could be due to the new coronavirus.
- For up to date information and guidance for employers and businesses, please use the Department for Business, Energy & Industrial Strategy and Public Health England resource [COVID-19: guidance for employers](#)

What is PHC doing to help throughout the coronavirus pandemic?

We're introducing a package of enhanced benefits to help you get the healthcare services and support you need during this crisis. These include:

- Our new Clinical Support Centre - we have brought together a panel of the UK's leading specialists and practitioners who are all available by telephone, video or online. A triage team will be able to connect you directly to the right specialist without needing an NHS GP referral. This will ensure you can access the right expert at the right time – all from the safety of your own home. And, should urgent treatment be needed, the service can refer to the appropriate care pathways in place and agreed between the NHS and private sector hospitals
- When you access remote out-patient consultations and diagnostic claims via the Clinical Support Centre, excesses will be waived, and policy limits will not apply during the crisis period. If further treatment is needed, it will be subject to any excess and benefit limits for your plan
- Any out-patient services that aren't available through the Clinical Support Centre will continue to be subject to the out-patient limits and excess for your plan
- For 12 months from 01 April 2020 we're increasing NHS cash benefits by £100. This is for NHS in-patient, day-patient and NHS chemotherapy / radiotherapy that would have been covered privately on your plan. This benefit will apply should you or any partner, spouse and/or dependent covered under your policy be hospitalised as a result of Covid-19.

As a member of PHC you already enjoy access to the following support and services, which remain available and unaffected by the current situation. If you are unsure how to access these services or want further information, please refer to your Membership Handbook or visit our website:

- Access to our counselling and support (Employee Assistance Programme) via phone with additional online support, guidance and information. With no need for any pre-authorization or GP referral. This service provides support and guidance for daily challenges as well as helping to manage stress, anxiety or depression
- Unlimited 24/7, 365 days a year access to our remote GP service, Doctor@Hand, provided by Doctor Care Anywhere. Accessible by telephone and online video, free of charge within our fair usage policy and subject to availability
- Access to our 24/7 Expert Help and Health at Hand helpline staffed by nurses, midwives and pharmacists* and our online health information centres
- Discounts on health and wellbeing products and services from [ActivePlus](#)
- Musculoskeletal support, through our Working Body service, providing fast access to qualified physiotherapists without the need for GP referral
- You will still be able to access Cancer Treatment at Home (where clinically appropriate), along with telephone-based support from our Dedicated Nurses

*Midwives and pharmacists are available Monday to Friday 8am to 8pm, Saturday 8am to 4pm and Sundays 8am to 12pm.

Frequently Asked Questions

When will the Clinical Support Centre be available?

You'll be able to use this service now, simply call us on the number in your membership pack.

How long will the new Clinical Support Centre be available?

The new Clinical Support Centre will remain in place until the end of the crisis – when private facilities open and face-to-face care is available again.

What if the Clinical Support Centre can't help with my condition?

Remote support won't be suitable or effective for every condition. Where the service or treatment can't be provided remotely, our clinical experts will be able to advise the best course of action.

I recently tried to claim, but couldn't due to the availability of private facilities, what should I do?

We're sorry we couldn't help you. Please call us again so that we can try to support you with our new service.

Can the NHS cash benefit be used if I'm in hospital with COVID-19?

Yes.

Has the overall NHS in-patient cash benefit limit increased too?

No, just the amount per night.

If my treatment has been authorised, but I have to wait until after the pandemic to have treatment, and I renew during this time, will I be charged an excess again?

Excesses apply for each membership year. This means that if you incur costs during this membership year, we will take the excess off what we pay for your claim. If you then incur more costs in the next membership year, even if it's for the same condition, we will take the excess off that claim.

Does this mean I won't have to wait for treatment now?

Private hospitals are working with the NHS to address the pandemic. In addition, the spread of the virus and social distancing measures mean it would not be appropriate for most treatments to be provided on a face-to-face basis. If your condition is assessed as urgent, and that you do need to be treated, then your specialist can help you access treatment through the process agreed between the NHS and private hospitals.

In the meantime, through the Clinical Support Centre we will look to get you immediate access to specialists, and also diagnostics where these are available, and can help to manage your condition until treatment does become available.

I've already been diagnosed, but my treatment has been cancelled. What can you do for me?

Members with a confirmed diagnosis, who are waiting for non-urgent, elective surgery can also use the Clinical Support Centre to access care while they wait. This includes support for managing symptoms - for example, accessing pain relief or online physiotherapy.

If I can't get hold of a GP to get a referral, what should I do?

For some conditions you won't need a GP referral as you'll have direct access to treatment through the Clinical Support Centre. We'll let you know if you need a GP referral. Then you can access our private GP service – Doctor@Hand - by telephone and video, free of charge within our fair usage policy.

Any concerns regarding the coronavirus should be referred to NHS 111, rather than the Doctor@Hand service.

How do I access Doctor@Hand?

1. Visit axaactiveplus.co.uk/doctor-at-hand-unlimited-online-gp-appointment and select the number of people on your private healthcare plan from the drop-down. Make sure the 'quantity' is set to 1 then add the annual subscription into your shopping basket and proceed to checkout.
2. At checkout, fill in the required information and continue to the next page. You don't need to log-in or register with AXA ActivePlus.
3. You will then be asked to enter a promotional code. Please enter your PHC membership number which you can find on your Certificate of Cover – followed by 'GP'. i.e. P10000/0123456GP. Click 'Apply'. Review your order and click 'Submit Payment' which will complete your order.
4. You will receive a confirmation email with the next steps to book your GP appointment.

What are you doing for members who struggle with technology or don't have access to the internet?

Some of our providers are able to deal with our members over the telephone and treat them in their centres or clinics. However, we are continuing to look at how we can make sure access to care is available to as many of our members as possible.

Are you covering coronavirus tests on your plans?

No. The eligibility of testing for the new coronavirus (SARS-Cov-2) is subject to the normal terms and conditions in our plans.

Currently our plans provide cover for the cost of diagnostic tests when requested by a specialist we recognise when you have been referred by a GP for out-patient treatment, or if you are receiving eligible day-patient or in-patient treatment with a specialist we recognise.

Most plans do not provide cover for screening or testing of symptom-free individuals, preventative treatments or treatment that would normally be carried out in a primary care setting, including fees for services that could be provided by a GP.

Availability of testing of all types is likely to undergo rapid change in the near future and we will be keeping it under close review. It is important not to use tests that have not been adequately evaluated for use in a particular setting because the results could be misleading and harmful. The NHS, PHE and Medicines & Healthcare products Regulatory Agency (MHRA) are evaluating important questions regarding accuracy, effectiveness, when these tests should be used and what advice patients should be given based on the results.

Anyone who is concerned about COVID-19 should visit NHS 111 online for information and guidance.

Do you cover the treatment of the coronavirus?

No. There are currently no private facilities within the United Kingdom offering services to patients who have been diagnosed with, or who are suspected of having COVID-19.

All cases are co-ordinated by the NHS and Public Health England, who also manage all resources. It's very important it's done this way so that the Government can continuously monitor, assess and manage the situation.

If I develop a secondary problem related to the coronavirus, would this be covered?

If the treatment needed was eligible, it would be covered in line with the terms and conditions of your plan.

Are your opening hours the same?

Our general office opening hours have changed to 9am to 5pm to accommodate the adjustments required by our staff who are securely working from home.

Our claims calls have been temporarily transferred to AXA PPP healthcare, our parent company and underwriter, to facilitate the new Clinical Support Service. Opening hours are 9am to 8pm, Monday to Friday and 9am to 5pm on Saturdays.

Are these services available to my children who are also covered on my plan?

Yes. Our specialists and practitioners include those who are experts in paediatrics.

Please note that the Working Body and Stronger Minds services are only available to individuals aged 18 or over.

Can I refer myself for treatment, so I don't have to waste the NHS's time?

Give us a call and we can find the right care for you – whether that's direct access to a specialist or to a private GP.

I'm currently pregnant; will you cover me to go privately so that I am not at risk within an NHS hospital?

Few health insurance plans cover pregnancy and childbirth because they are not illnesses. Despite the current situation the NHS is still set up to deal with this. If you have any concerns, speak to your midwife, go to NHS 111, or call one of the midwives on our Health at Hand helpline 0800 003 004 (Monday to Friday 8am to 8pm, Saturday 8am to 4pm and Sundays 8am to 12pm).

How do I contact your Health at Hand telephone helpline?

Call Health at Hand on 0800 003 004 - 24 hours a day, 365 days a year.

If you specifically need midwife or pharmacist services, these are available Monday to Friday 8am to 8pm, Saturday 8am to 4pm and Sundays 8am to 12pm.

Will you cover emergency situations: I don't want to risk going to A&E at the moment?

Neither our providers nor private healthcare insurance plans support emergency care. If you require urgent medical attention, please contact the relevant NHS emergency services.

What is happening to the PureGym discount, given all their UK gyms are currently closed?

We have worked with PureGym to freeze memberships for the length of time the gyms have been ordered to close. Once the gyms reopen, PureGym will add the time the gym was closed to the end of your current PureGym membership.

So, for example, if the gym remains shut for 3 months, PureGym will add an additional 3 months on to the term, so you will receive the full 12 months of membership.

The freeze will apply automatically, so you don't have to do anything.

There is also a dedicated ActivePlus Customer Service Team contactable via customer.services@myactiveplus.com should you wish to contact them direct.

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