



Your health –
Our priority

Imperial College |
Your tailored healthcare plan

Your healthcare partner; helping you and your loved ones to live life well

Imperial College has chosen PHC, an experienced specialist in private medical insurance, to be your healthcare partner.

Here you'll be able to discover the voluntary plans available to you, membership benefits, how much it costs and what you need to do to be covered.

Key highlights

When you join the company scheme you'll become a member of PHC, which unlocks an array of fantastic benefits, from the core private medical insurance you'd expect, plus a whole lot more to help you and your loved ones to live life well. Here are some of the key highlights.

Affordability and Flexibility

- Access exclusive corporate rated plans not available to the public
- Match a plan to your budget

Prompt access to help get back to health quickly

- Easy access to private hospitals, specialists, scans, diagnostics and eligible treatment, when needed
- Access a national network of private hospitals, including some London hospitals
- Use our Fast Track Appointments service, so you can be seen by a specialist quickly when referred by your GP
- Use our Working Body phone service for bone, muscle and joint support when needed, fast, without the need to see a GP first

Medical expertise

- A dedicated Heart and Cancer Nurse Service, providing a listening ear, kind words and ongoing support when you need it most
- Health at Hand to discuss health issues, medication and treatment, available day and night
- A Counselling and Support Service that supports you for both work related and personal issues. From the serious to the everyday

Peace of mind

- Take comfort in knowing you've covered your health with a global, award-winning insurer
- Generous cash benefits for treatment taken through the NHS that would've been covered by your plan
- Payment simplicity with membership taken directly from your salary
- Extend your cover to loved ones

More than PMI

- Take advantage of exclusive discounts on lifestyle, health and wellbeing products through online retailer ActivePlus
- 50% off an annual PureGym membership*

*price based on 50% off Pure Gym's non promotional monthly price x12 including any relevant joining fee. For full terms and conditions see:

axaactiveplus.co.uk/puregyms-terms-and-conditions



Your healthcare plan options

We are delighted to share with you a summary of our Corporate HealthCover4life plans, which provide a range of cover, so you can choose a plan that's best for your needs.

	Plan 1	Plan 2	Plan 3	Plan 4
In-patient and day care				
Consultations, diagnostics and treatment	✓	✓	✓	✓
Psychiatric services	✓	✓	✓	✗
Out-patient				
CT, MRI and PET scans	✓	✓	✓	✓
Active treatment of cancer including radiotherapy and chemotherapy	✓	✓	✓	✗
Surgical procedures	✓	✓	✓	✓
Additional out-patient				
Consultations including with practitioners	✓	✓	✓	Two consultations ppy
Diagnostics	✓	✓	✓	✓
The next three benefits have a combined overall limit of up to:	No annual maximum	£1,500 ppy	£1,000 ppy	£500 ppy
Psychiatric services including consultations	✓	✓	✓	✗
Physiotherapy	20 sessions PPY	10 sessions PPY	10 sessions PPY	10 sessions PPY
Therapist, acupuncturist and homeopath	20 sessions ppy	10 sessions ppy	10 sessions ppy	10 sessions ppy
Additional benefits				
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
Hospital at home	✓	✓	✓	✓
Home nursing	✓	✓	✓	✗
Private ambulance	Paid in full	Up to £250 ppy	Up to £250 ppy	✗
Provision of external prosthesis	Up to £5,000 per year	Up to £5,000 per year	Up to £5,000 per year	✗
Newborn cash benefit	£200 per birth	£100 per birth	£100 per birth	✗
Health at Hand	✓	✓	✓	✓
Counselling and Support Service	✓	✓	✓	✓
Cancer cover				
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	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	✗
Recuperative Care	Up to £500 ppy	✗	✗	✗

ppy: per policy year | For full details on what is and isn't covered, alongside any limitations, please refer to the Corporate HealthCover4life handbook

The 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
- General dental procedures
- 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 please refer to the Corporate HealthCover4life handbook.

Underwriting

All plans are based on moratorium underwriting – this means that for any medical condition that you've had in the last five years where you've sought advice, consultation or treatment in the last two years we won't cover you for those conditions until:

- You've been a member for two years in a row, and you've been completely trouble-free from that condition for a consecutive two-year period after you join. Your cover will then be subject to the terms and conditions of the healthcare plan you take out with us.

For full details regarding how moratorium underwriting works, please see section 3 'How your membership works' of the Corporate HealthCover4life handbook.

Excess

The following excess applies: £100

Excesses are applicable to each person on the plan who claims, each plan year. This means that a new excess will become payable where treatment continues into a new plan year.

For full details regarding how the excess works, please see section 5 'Managing your membership' of the Corporate HealthCover4life handbook.

How much will I pay?

A PHC Group Payroll Deduct healthcare policy is set up by your company, so your subscription will come directly out of your salary. Your company will complete all of the administration via payroll, saving you time and giving you peace of mind.

Simply find your age below to see the rates you will pay on a monthly basis.

AGE (single)	PLAN 1	PLAN 2	PLAN 3	PLAN 4
18	£35.74	£32.48	£25.98	£22.08
19	£35.88	£32.62	£26.10	£22.18
20	£36.04	£32.76	£26.22	£22.28
21	£36.16	£32.86	£26.30	£22.34
22	£36.30	£33.00	£26.40	£22.44
23	£36.46	£33.14	£26.52	£22.54
24	£36.62	£33.28	£26.62	£22.64
25	£37.04	£33.68	£26.94	£22.90
26	£37.18	£33.80	£27.04	£22.98
27	£37.34	£33.94	£27.16	£23.08
28	£37.52	£34.10	£27.28	£23.20
29	£37.72	£34.30	£27.44	£23.32
30	£38.52	£35.02	£28.02	£23.82
31	£39.34	£35.76	£28.60	£24.32
32	£40.18	£36.54	£29.22	£24.84
33	£41.16	£37.42	£29.94	£25.44
34	£42.18	£38.34	£30.68	£26.08
35	£43.16	£39.22	£31.38	£26.68
36	£44.76	£40.68	£32.54	£27.66
37	£46.46	£42.24	£33.78	£28.72
38	£47.52	£43.20	£34.56	£29.38
39	£48.60	£44.18	£35.34	£30.04
40	£49.74	£45.22	£36.18	£30.74
41	£50.92	£46.28	£37.02	£31.48
42	£52.58	£47.78	£38.24	£32.50
43	£54.32	£49.38	£39.50	£33.58
44	£56.18	£51.06	£40.86	£34.72
45	£58.26	£52.96	£42.36	£36.02
46	£60.96	£55.42	£44.34	£37.68
47	£63.84	£58.04	£46.44	£39.46
48	£66.84	£60.76	£48.62	£41.32
49	£70.00	£63.64	£50.90	£43.28
50	£75.16	£68.32	£54.66	£46.46
51	£78.60	£71.46	£57.16	£48.60
52	£82.24	£74.76	£59.82	£50.84
53	£86.02	£78.20	£62.56	£53.18
54	£90.44	£82.22	£65.76	£55.90
55	£95.48	£86.80	£69.44	£59.02

56	£100.84	£91.68	£73.34	£62.34
57	£106.72	£97.02	£77.62	£65.98
58	£113.84	£103.50	£82.80	£70.38
59	£121.76	£110.68	£88.54	£75.26
60	£133.90	£121.72	£97.38	£82.78
61	£142.98	£129.98	£104.00	£88.40
62	£152.40	£138.54	£110.84	£94.22
63	£162.52	£147.74	£118.20	£100.46
64	£173.38	£157.62	£126.10	£107.18
65	£185.04	£168.22	£134.56	£114.38
66	£197.46	£179.52	£143.60	£122.06
67	£210.70	£191.54	£153.24	£130.24
68	£224.76	£204.34	£163.46	£138.94
69	£239.64	£217.86	£174.28	£148.14
70	£255.34	£232.12	£185.70	£157.84
71	£271.82	£247.12	£197.70	£168.04
72	£289.06	£262.78	£210.22	£178.68
73	£306.96	£279.04	£223.24	£189.76
74	£325.44	£295.86	£236.68	£201.18
75	£344.42	£313.10	£250.48	£212.92

Extend the cover to your loved ones

Want to cover your family members too? To calculate the cost for family members joining the company members cover, please times the above subscription by.

- x1.6 for a single parent family
- x2 for a married couple/living as partners
- x2.5 for a family (dependants may be covered up to the age of 25.)

Next steps...

TO FIND OUT MORE VISIT [HERE.](#)

SIGN UP [HERE.](#)

PHC looks forward to offering you and your loved ones' quality healthcare cover and helping you to live life well.

PB72365_08.21

The Permanent Health Company Limited

PHC is a trading name of The Permanent Health Company Limited which is authorised and regulated by the Financial Conduct Authority under reference 310293.

Registered office: 20 Gracechurch Street, London EC3V 0BG.

Registered in England and Wales No. 2933772. Write to us at The PHC, 32 Church Street, Rickmansworth, Hertfordshire, WD3 1DJ. T. 01923 770 000.

The Permanent Health Company Limited is a wholly owned subsidiary of AXA PPP healthcare Group Limited and part of the global AXA group. AXA PPP healthcare Limited trading as AXA Health is the underwriter of PHC medical insurance policies. Registered office: 20 Gracechurch Street, London EC3V 0BG and registered in England and Wales No. 3148119.

AXA PPP healthcare Limited trading as AXA Health is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference 202947.

Calls may be recorded and/or monitored for quality assurance, training and as a record of our conversation.

