



Your health –
Our priority

Imperial College London
- Your tailored healthcare plan

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

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

Here you'll be able to discover the Group Payroll Deduct 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 priced plans not available to the public
- Match a plan to your budget

Prompt access to support, helping you get back to health quickly

- Easy access to private hospitals, specialists, scans, diagnostic tests 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, without the need to see a GP first
- With AXA Doctor at Hand, unlimited GP appointments¹ by video or phone are just a couple of taps away – 24 hours a day, seven days a week, 365 days a year.²

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



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	Up to 45 days a year	Up to 28 days a year	Up to 28 days a year	✗
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 yearly limit	£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
Recuperative Care	Up to £500 ppy	✗	✗	✗
Home nursing	✓	✓	✓	✗
Private ambulance	Paid in full	Up to £250 ppy	Up to £250 ppy	✗
Provision of external prosthesis	Up to £5,000 for the lifetime of your membership	Up to £5,000 for the lifetime of your membership	Up to £5,000 for the lifetime of your membership	✗
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	✗
Hospital at home	✓	✓	✓	✓
Reconstructive breast surgery	✓	✓	✓	✗

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 – a must read!

Like all insurance plans there are exclusions and limitations to cover. The below are the most significant:

- 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)
- Charges when treatment is received outside of our Directory of Hospitals
- General dental procedures
- Routine pregnancy and childbirth.

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, prior to your join date, where you've experienced symptoms, sought advice, consultation or treatment 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: £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 price you will pay on a monthly basis.

AGE (single)	Plan 1	Plan 2	Plan 3	Plan 4
18	41.34	37.58	30.08	25.56
19	41.52	37.74	30.20	25.66
20	41.70	37.92	30.34	25.78
21	41.84	38.02	30.42	25.86
22	42.02	38.20	30.56	25.98
23	42.20	38.36	30.68	26.08
24	42.36	38.52	30.82	26.18
25	42.86	38.96	31.16	26.50
26	43.02	39.12	31.28	26.60
27	43.20	39.28	31.42	26.70
28	43.42	39.46	31.58	26.84
29	43.66	39.68	31.76	26.98
30	44.58	40.52	32.42	27.56
31	45.52	41.38	33.10	28.14
32	46.50	42.26	33.82	28.74
33	47.62	43.30	34.64	29.44
34	48.80	44.36	35.50	30.18
35	49.92	45.40	36.32	30.86
36	51.78	47.08	37.66	32.02
37	53.76	48.88	39.10	33.24
38	54.98	49.98	40.00	34.00
39	56.24	51.14	40.90	34.76
40	57.54	52.32	41.86	35.58
41	58.92	53.56	42.84	36.42
42	60.82	55.30	44.24	37.60
43	62.86	57.14	45.72	38.86
44	65.00	59.10	47.28	40.18
45	67.40	61.28	49.02	41.66
46	70.54	64.12	51.30	43.60
47	73.88	67.16	53.72	45.68
48	77.34	70.32	56.26	47.82
49	81.00	73.62	58.90	50.06
50	86.96	79.06	63.24	53.76
51	90.96	82.70	66.16	56.22
52	95.16	86.52	69.22	58.84
53	99.54	90.50	72.40	61.54
54	104.64	95.14	76.10	64.70
55	110.48	100.44	80.34	68.30
56	116.68	106.08	84.86	72.14
57	123.48	112.26	89.80	76.34
58	131.72	119.76	95.80	81.44
59	140.88	128.08	102.46	87.08
60	154.94	140.86	112.68	95.78
61	165.46	150.42	120.34	102.28
62	176.34	160.32	128.26	109.02
63	188.06	170.96	136.76	116.26

64	200.64	182.40	145.92	124.02
65	214.10	194.64	155.72	132.36
66	228.50	207.72	166.18	141.26
67	243.80	221.64	177.32	150.72
68	260.08	236.44	189.16	160.78
69	277.30	252.08	201.68	171.42
70	295.44	268.58	214.88	182.64
71	314.54	285.94	228.76	194.44
72	334.48	304.06	243.26	206.76
73	355.18	322.90	258.32	219.56
74	376.58	342.34	273.88	232.80
75	398.54	362.30	289.84	246.36

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 renewal following their 25th birthday.)

¹ Subject to the Doctor Care Anywhere fair usage policy

² Subject to appointment availability

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.

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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.

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

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