AXA Health

Helping you build a stronger, healthier business

Healthcare cover and benefits from Business Health

Start ›



What's inside

Select section heading to jump to that section.

Introduction	3
Making everyone feel valued	4
Choosing what matters most	6
Managing the costs	7
Putting your plan together	8
Supporting you and your people	10
Getting into the detail	11

Helping you and your business succeed

Building a business takes hard work and dedication.

Seizing the opportunities. Investing for the future while managing your bottom line and investing in your people to keep them well. These are the things that keep businesses moving forward.

You need your team to be focused and engaged because you rely on them. Everyone plays a crucial role in a small business, and you can't afford for anyone to be off work – including yourself – for long.

Supporting your most valuable asset

We're here to give you peace of mind by taking care of you and your people every day and when you need us most.

Whether you want quick access to diagnosis and treatment, mental health support for the pressures which come with your area of work, or speedy physiotherapy access for your team, we've got the cover for your business and budget.

Plus, no matter which healthcare benefits you choose, everyone covered gets access to AXA Doctor at Hand, our online GP service, powered by Doctor Care Anywhere. Book video and phone appointments day or night, wherever you are, and fit them easily around your work and home commitments.

For examples of how you can build your plan, see pages 8 and 9.

GET A QUOTE ONLINE



Making everyone feel valued

When you've got bold plans for your business, you need the right talent to help you realise them. Offering healthcare cover can help you attract the best people to your growing business. And it can make it easier for you to keep them with you, and keep them well.

With Business Health, you'll show your employees that you really value what they do for you. That you're ready to invest in their health and wellbeing, and in getting them back on their feet again if they become unwell.

Helping to keep people well

Access to our online GP service

With AXA Doctor at Hand, appointments by video or phone are available 24 hours a day, seven days a week, 365 days a year. GPs are available 24/7. Advanced nurse practitioners are available from 8am to 10pm.[1]

There's no need to fit in with fixed opening hours or be left hanging on the phone to make an appointment or to get the support you need.

Information at the end of the line

Everyone wants information they can trust. When you or your employees want to speak to someone about a health issue – whether it's about medication, a recent diagnosis or upcoming surgery – try the experienced healthcare professionals at our 24/7 health support line. They're just a call or email away, ready to support you.

Nurses and counsellors available 24/7. Midwives and pharmacists available 8am to 8pm Monday to Friday, 8am to 4pm Saturday, 8am to 12pm Sunday.

Access to discounted gym memberships

Whether it's developing healthy new habits or sticking to a routine, our fitness offers are a great place to start.

Save up to 40% off monthly individual membership fees at Nuffield Health fitness and wellbeing centres. Or, if going to the gym isn't an option, get 40% off 24/7 online-only gym memberships.

There's also up to 40% off at Hussle with a Monthly+ pass, giving you and your team access to multiple gyms from a range of over 2,000.

For full terms and conditions, visit axahealth.co.uk/terms/gym-discount

Physio support to ease the pressure

Trouble with muscles, bones or joints are some of the most common reasons for needing time away from work. With Business Health, you and your employees can get phone or video appointments with a physiotherapist without a GP referral.[2]

In 2023, we helped over 70,000 members with our muscles, bones and joints service.

[1] Subject to appointment availability. See doctorcareanywhere.com/axamembership for details. [2] Our muscles, bones and joints service is available to members aged 18 or over

Speedy access to the right specialists

Quick access to diagnosis for cancer concerns

We know how worrying a possible cancer diagnosis is. Which is why if you're worried about possible signs of skin or breast cancer, or you've received a raised PSA result (which can be linked to prostate cancer), we'll make sure you receive the tests you need, quickly. You can get fast access to diagnosis, as long as you include an Outpatient option or the Diagnostics Only option with your plan. You won't even need a GP referral first – just call us.[3]

Following a diagnosis of cancer, we'll connect you or your employee to a dedicated case manager in our Cancer Care Team. They'll be at the end of the phone to guide and support both members and their family to help them feel informed about what to expect. So no-one has to worry alone.

Tests and scans through your online GP

As well as GP appointments, AXA Doctor at Hand makes referrals easy.

If you include access to outpatient specialist consultations and diagnostic tests in your plan, GPs and advanced nurse practitioners can send referrals directly to us. We can then source and book a convenient appointment with the appropriate specialist.[4] And they can arrange diagnostic tests and scans for some conditions too.[5]

Quick to see a specialist

We'll help you and your employees get the care you need, fast. Our appointment booking service can book you in to be seen quickly, whatever the concern.

And, because we work with over 15,000 specialists across the UK, appointments can be at the most suitable time and place. Just include access to outpatient specialist consultations and diagnostic tests in your plan.

Quick to get mental health support

It's important that people with mental health concerns get help quickly.

With mental health cover, you and your employees can call us directly and one of our expert staff will be able to arrange an assessment which could refer to a specialist without the need of a GP referral.[3]

"AXA gave me all the information I needed, the hospital was great and I got my operation done quickly so didn't cause me to worry."

AXA HEALTH MEMBER

[3] Services available to members aged 18 or over. [4] If included in your AXA Health plan, any outpatient limits or contribution normally made towards treatment will apply. All referrals and treatment recommended are on a private basis. GPs are unable to refer to the NHS. [5] If included in your AXA Health plan, where clinically and geographically appropriate (centres in England, Scotland and Wales). Diagnostic tests are subject to your plan terms and conditions, any excess or outpatient limit will apply. Available to members aged 18 and over.



Choosing what matters most

Every small business is different. That's why we think it makes sense to let you choose the cover that's right for yours. To build your plan, pick the cover options that you'd like.

No 'one size fits all'

You may want to reward your most senior and loyal employees differently. Talk to us about how to tailor your plan to suit the needs of your different teams.

Family matters

You and your employees can also add family members to get healthcare cover at business rates.

Choose your options

For a list of choices, please see pages 11 to 16.

If you have a single priority – like quick access to medical help, or cover for therapies like physio – you can just buy the option you need, all on its own.

If your plan covers one or two employees, you'll need to include the Diagnostics Only option or a Treatment option.

Give us a call

We know that healthcare cover can sometimes seem a little confusing. We're at the end of the phone to talk through your options and how much they cost.

Managing the costs

Investing for the future while managing your bottom line. It's what makes you good at business. Here are some ways you can manage your costs.

Pay up front

A simple way to save 5%. Pay your subscription yearly instead of monthly.

Use specialists we've sourced for you

You can choose what we call our 'guided option' to pay less.

This means your people use our appointment booking service every time they need to see a specialist, and we then find up to three specialists who focus on their condition. We also book the appointment they choose at a time and place that's right for them.

This preference isn't available with our Extended Cover option.

Choose an excess

Depending on what you choose for your plan, you may be able to reduce your annual subscription by including an excess of between £50 to £750 per employee. This is the amount that is paid by your employee if they make a claim, and applies each plan year.

Choose your underwriting options

You can also decide how you'll cover your team members for any conditions they might have before joining us. Underwriting depends on the options you choose and affects the cost of your plan in different ways.

Fully underwritten

We ask for details of your employees' medical history and use these to tailor any personal exclusions for pre-existing conditions.

Two-year moratorium

Medical conditions your employees have had in the five years before they joined aren't covered until they've been a member for two years in a row, with one continuous year trouble free from that condition after joining.

We take care of new health concerns that begin while you are with us.

Continuing medical exclusions

We continue your medical underwriting from your previous healthcare insurer. The terms and conditions for your new plan apply.

Medical history disregarded

We cover existing medical conditions, subject to membership terms. Available for cover of 15 or more people.

Putting your plan together

Here are the example plans in more detail, showing what you get with each one. When you come to create yours, just pick the cover options from pages 11 to 16 that fit your business needs. We're here to help if you need us.

Included with all cover:

- 24/7 online GP service
- Phone and video-based physio support
- Access to discounted gym memberships
- Heart and cancer nurses at the end of the phone
- 24/7 health support line

Or buy just one option all on its own

For example, you could simply choose to have cashback on dentist and optician visits for you and your team throughout the year.

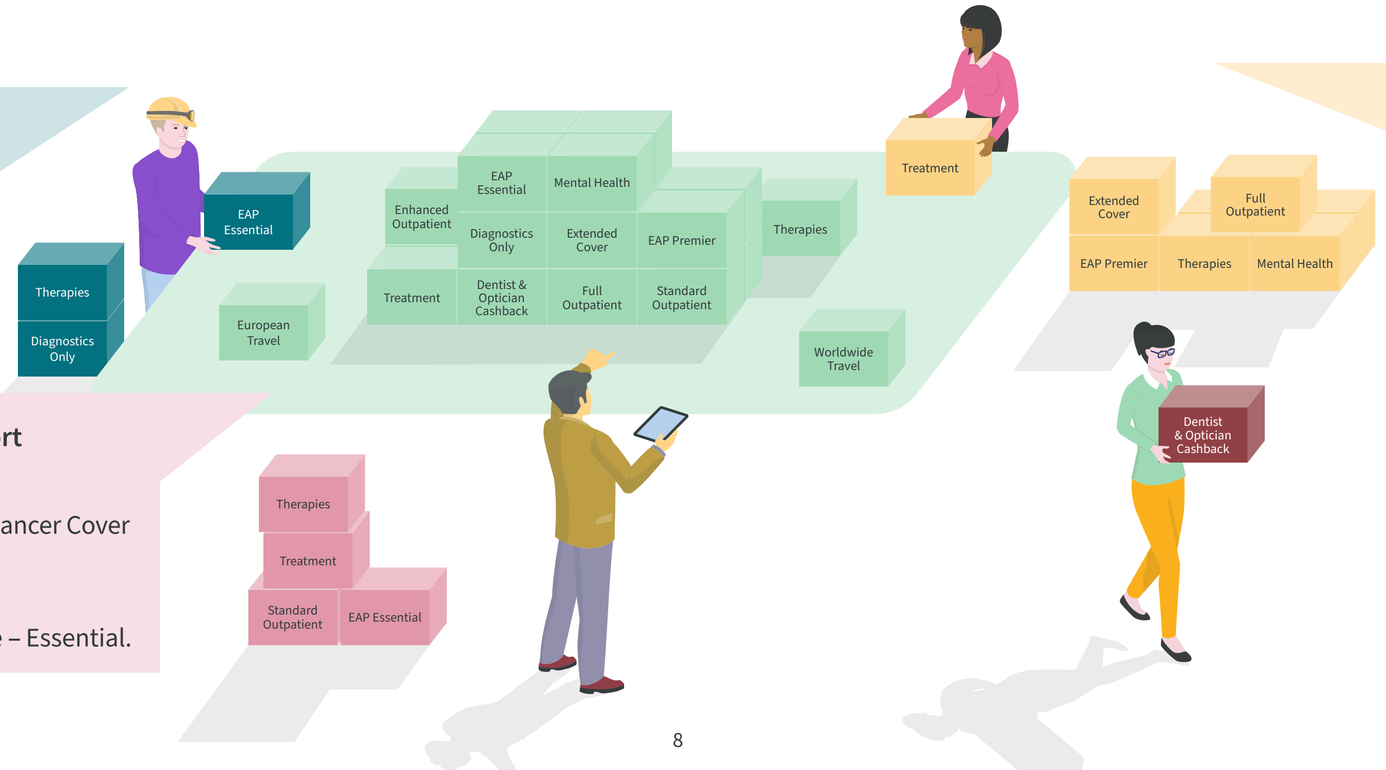
Businesses covering only one to two employees will need to include our Treatment or Diagnostics Only options in their plan. Our employee assistance programme options are not available on their own, without other cover options in the plan.

Diagnosis and support

Options include:
- Diagnostics Only
- Therapies
- Employee Assistance Programme – Essential.

Diagnosis, treatment and support

Options include:
- Treatment with Comprehensive Cancer Cover
- Standard Outpatient
- Therapies
- Employee Assistance Programme – Essential.



Diagnosis, treatment and support at any UK hospital

Options include:
- Treatment with Comprehensive Cancer Cover
- Full Outpatient
- Therapies
- Mental Health
- Extended Cover
- Employee Assistance Programme – Premier.

Fit your plan around your business

These examples show you how flexible your cover and costs can be. You can add and remove options to build a plan that's right for your business needs.

Plan costs are representative as of April 2024, and prices will vary depending on location, cover options and ages. We've based these on a group of 6 people, aged 25, 30, 35, 40, 45 and 50, living in Guildford, each with an excess of £100 and a two-year moratorium. The company pays annually for a 5% discount.

Diagnosis and support

R. K. Withers Associates



When an employee is off sick, the pressure is on at this small but growing consultancy. Each chartered surveyor travels out to their clients, and it can be a real challenge for other members of the team to pick up a colleague's work during unplanned absences.

Employees use AXA Doctor at Hand for convenient GP appointments. And, with the Diagnostics Only option, referrals for up to two specialist consultations and diagnostic tests are straightforward and fast.

The consultancy also has the Therapies option, for easy access to physio support (bad backs and aches and pains are a common complaint from frequent travelling).

And with our EAP Essential in place, they can talk over the phone to a professional counsellor about their stresses and worries.

Equivalent to **£54.91** per month | Per person **£9.15**

Diagnosis, support and treatment

ABC IT Support



This established IT company has a large core of businesses who rely on their expertise to stay up and running. They want to make sure that, if anyone falls ill, it disrupts their work as little as possible.

As well as EAP Essential and the Therapies cover, they've chosen Standard Outpatient cover to make sure that poorly employees get speedy access to diagnosis, direct or via AXA Doctor at Hand. Our Treatment option makes sure they get prompt access to treatment at a long list of private hospitals.

The quicker their employees recover, the more reliable their company can be for their clients.

Equivalent to **£198.30** per month | Per person **£33.05**

Diagnosis, support and treatment at any UK hospital

Peter Atkinson Family Law



With long hours and difficult cases a given, stress is a real concern for solicitors at this law firm.

To help everyone stay well and keep doing work they're proud of, they also have mental health support included in their plan. This way, if anyone needs to see a mental health specialist or have treatment, the business has the peace of mind of knowing they will get the right support they need.

With Extended Cover, treatment for mental and physical conditions can be at their preferred UK hospital – the choice is unlimited.

Employees also have access to confidential counselling through EAP Premier, so everyone has a safe space to offload.

Tailored healthcare cover like this shows employees that the effort they put into their work is really valued. And it helps the business prevent the knock-on effects of stress from affecting a close-knit team.

Equivalent to **£328.35** per month | Per person **£54.73**



Supporting you and your people

Your time is important to you, so it's important to us. As your business grows, we'll help make sure the time you spend managing your team's healthcare benefits doesn't grow too.

Help keeping your plan up to date

When you need to make changes to your plan, our small-business team can help.

Letting your team know about their benefits

When you join us, you'll find your essential membership information, including your plan handbooks, on your group plan hub.

Your hub includes useful tools to help you roll out your healthcare benefit across your business, as well as information about how to make sure everyone on your plan knows how to contact us about their cover (rather than you). Plus tips for helping them make the most of their membership.

No need to go through you

We'll send your employees a series of emails in their first year to help them learn about their benefits, health services and how to get in touch with us.

We'll also point them towards their secure membership site. Whether it's a health issue that's troubling them, a detail on their plan, or the progress of a claim they want to check – they'll find the support and information they're looking for here.

“AXA have always made things easy, it's reassuring to know that they're there in times of need. Getting everything organised for me just helps take a weight off my shoulders.”

AXA HEALTH MEMBER



Getting into the detail

Getting good care. Feeling supported. Being seen quickly by a specialist. Ask your employees what private healthcare cover means to them and they're likely to describe it in terms like these.

At AXA Health, we offer all the benefits your employees would expect from their healthcare cover. Plus incentives to support their health and wellbeing while they're with us.

Choose the cover that's right for your business and your budget from the options on the following pages.

Your Business Health choices

Here's a summary of our cover. Choose the options you'd like and create a plan to support your business and people. We're here on the end of the phone if you need any help. Just call us on 0800 389 7413.

Treatment option

Benefits	What we pay
Inpatients or day patients	
Diagnostic tests, operating-theatre costs, drugs and dressings, and surgical appliances at private hospitals and day-patient units	Paid in full, as long as your employee uses a hospital or day-patient unit in our Directory of Hospitals
Specialist fees for surgeons, anaesthetists and physicians	No yearly limit
Hospital accommodation for one parent when their child is covered by the plan and is receiving eligible treatment	Paid in full
Ambulance transport to another medical facility if your employee is receiving private treatment	Paid in full
Outpatients	
Surgery	No yearly limit as long as your employee uses a hospital or day-patient unit in our Directory of Hospitals
CT, MRI or PET scans after referral by a specialist	Paid in full at a scanning centre, or a hospital listed as a scanning centre, in our Directory of Hospitals
Other benefits	
Cash payment for outpatient or day patient radiotherapy or chemotherapy received free on the NHS (Comprehensive Cancer Cover only), if it would have been covered by your plan	£50 a day up to £2,000 a year
Cash payment when you have free inpatient treatment under the NHS, if it would have been covered by your plan	£100 a night up to £2,000 a year
Cancer cover	
There are two levels of cancer cover with the Treatment option. They are Comprehensive Cancer Cover and NHS Cancer Support. Comprehensive Cancer Cover includes treatment of cancer including surgery, radiotherapy and chemotherapy. NHS Cancer Support does not cover private cancer treatment so your employees will use the NHS instead, or pay for the treatment themselves. During treatment, if their specialist wants to use a licensed cancer drug which is approved for their treatment but the NHS won't pay for, we'll pay for that drug and the cost of giving them the drug. (This doesn't include outpatient drugs as they aren't covered).	

If you are buying cover for 1-2 people only, you will need to include either a Treatment option or the Diagnostics Only option in your plan.

What's not covered

As with most healthcare cover, there are some elements your plan won't cover. The exclusions will depend on the options you choose but here are some of the most significant exclusions:

- ✖ Treatment of medical conditions your employees had, or had symptoms of, before they joined, unless you've chosen a 'continuing medical exclusions' or 'medical history disregarded' policy.
- ✖ Routine pregnancy and childbirth.
- ✖ Treatment of long-term, on-going or recurrent conditions (chronic) like diabetes or asthma.
- ✖ Cosmetic treatment.

We'll run through the key exclusions when you talk to us about the plan you'd like. Full details of our cover and any exclusions or limitations, will be provided when you join.

Diagnostics Only option

Benefits	What we pay
Outpatients – diagnostics to establish diagnosis	
Surgery	No yearly limit
CT, MRI or PET scans after referral by a specialist	Paid in full at a scanning centre, or hospital listed as a scanning centre, in our Directory of Hospitals
Specialist consultations Diagnostic tests when a specialist refers you	Up to 2 consultations a year No yearly limit

If you are buying cover for 1-2 people only, you will need to include either a Treatment option or the Diagnostics Only option in your plan.

Outpatient option

Here are the three levels of outpatient care you can choose from.

What we offer	What we pay
Standard	
Specialist consultations	Up to two consultations a year
Diagnostic tests when your employee's specialist refers them	No yearly limit
Enhanced	
Specialist consultations	Up to four consultations a year
Diagnostic tests when your employee's specialist refers them	No yearly limit
Fees for practitioners including nurses, dieticians, orthoptists, speech therapists and audiologists	No yearly limit
Full	
Specialist consultations	No yearly limit
Diagnostic tests when your employee's specialist refers them	No yearly limit
Fees for practitioners including nurses, dieticians, orthoptists, speech therapists and audiologists	No yearly limit

Outpatient options can only be bought with a Treatment option and can't be bought with Diagnostics Only.

What's not covered

As with most healthcare cover, there are some elements your plan won't cover. The exclusions will depend on the options you choose but here are some of the most significant exclusions:

- ✖ Treatment of medical conditions your employees had, or had symptoms of, before they joined, unless you've chosen a 'continuing medical exclusions' or 'medical history disregarded' policy.
- ✖ Routine pregnancy and childbirth.
- ✖ Treatment of long-term, on-going or recurrent conditions (chronic) like diabetes or asthma.
- ✖ Cosmetic treatment.

We'll run through the key exclusions when you talk to us about the plan you'd like. Full details of our cover and any exclusions or limitations, will be provided when you join.

Therapies option

What we offer	What we pay
Fees for outpatient treatment by a therapist (physiotherapist, osteopath or chiropractor) or acupuncturist	No yearly limit: Up to an overall maximum of 10 sessions in a year when your GP refers you, or for physiotherapist and osteopath treatment when you have treatment through our muscles, bones and joints service available to members aged 18 and over. Further sessions (as long as we agree them first) when a specialist refers you or your employee

Mental Health option

What we offer	What we pay
Counselling sessions through Stronger Minds	This could be face-to -face, email or telephone counselling The type and amount of counselling will be advised as clinically appropriate by the Stronger Minds service Only counselling arranged through Stronger Minds is covered by this benefit. You must be over 18 years of age to use this service
Inpatient and day patient	
Private hospital and day-patient unit fees for psychiatric treatment, including accommodation, diagnostic test and drugs	Paid in full at a hospital or day-patient unit in our Directory of Hospitals
Specialist fees for psychiatric treatment	No yearly limit
Outpatient	
Specialist consultations for psychiatric treatment	No yearly limit
Psychiatric treatment by psychologists and cognitive behavioural therapists	No yearly limit

What's not covered

As with most healthcare cover, there are some elements your plan won't cover. The exclusions will depend on the options you choose but here are some of the most significant exclusions:

- ✖ Treatment of medical conditions your employees had, or had symptoms of, before they joined, unless you've chosen a 'continuing medical exclusions' or 'medical history disregarded' policy.
- ✖ Routine pregnancy and childbirth.
- ✖ Treatment of long-term, on-going or recurrent conditions (chronic) like diabetes or asthma.
- ✖ Cosmetic treatment.

We'll run through the key exclusions when you talk to us about the plan you'd like. Full details of our cover and any exclusions or limitations, will be provided when you join.

Extended Cover option

What we offer	What we pay
Extra cover for treatment at any hospital, day-patient unit or scanning centre in the UK that's not listed in our Directory of Hospitals	Paid in full up to the normal daily rates published and charged by the facility
Extra cover for planned, pre-approved treatment outside of the UK	Up to the cost we would pay for equivalent treatment in the UK
Extra cover for a wider choice of specialists	Paid in full
Routine management of specified chronic conditions including: asthma, diabetes, epilepsy, high blood pressure, osteoarthritis, rheumatoid arthritis, thyroid problems, angina, ulcerative colitis and heart valve problems	No yearly limit

Private GP option

What we offer	What we pay
Fees for visits to a private GP for consultations	Up to £500 a year

Dentist and Optician Cashback option

What we pay
80% of dentist fees, up to £400 a year
80% of the cost of prescribed glasses and contact lenses, up to £200 a year
Up to £25 a year for an eye test

“The overall service and advice was very efficient and fitted around my personal schedule.”

AXA HEALTH MEMBER

What's not covered

As with most healthcare cover, there are some elements your plan won't cover. The exclusions will depend on the options you choose but here are some of the most significant exclusions:

- ✖ Treatment of medical conditions your employees had, or had symptoms of, before they joined, unless you've chosen a 'continuing medical exclusions' or 'medical history disregarded' policy.
- ✖ Routine pregnancy and childbirth.
- ✖ Treatment of long-term, on-going or recurrent conditions (chronic) like diabetes or asthma.
- ✖ Cosmetic treatment.

We'll run through the key exclusions when you talk to us about the plan you'd like. Full details of our cover and any exclusions or limitations, will be provided when you join.

Employee Assistance Programmes (EAP)

EAP Essential	EAP Premier
Unlimited 24/7 access to phone support for psychological and mental-health conditions, including a fully qualified counsellor just a phone call away or on email	All the support of EAP Essential, plus: • Up to eight sessions of face-to-face or online counselling with a clinical specialist per team member • Structured online live-chat counselling • Referral to a psychologist in complex cases • Support for your managers to help them to meet day-to-day team challenges
Access to our LifeManagement™ services for help with everyday struggles like debt, childcare provision, relationship problems and legal issues, or for support during life-changing events like bereavement	
Online information and guidance for your team through a dedicated website	

You need at least one other option in your plan to buy an EAP option.

Travel Cover option

What we offer	What we pay
Two levels of travel cover are available – European or Worldwide including cover for emergency medical treatment and travel insurance for employees who travel abroad for business or leisure	A comprehensive range of emergency medical and travel-related benefits, including cover for on-piste skiing

Key travel exclusions:

If you choose the Travel Cover option, you won't be covered:

- For any costs incurred when travelling against Foreign, Commonwealth and Development Office advice.
- If you aren't medically fit to travel, travel against medical advice or where you have failed to exercise all reasonable care.
- For any claims for medical treatment, loss of deposit, cancellation and curtailment where the insured member is terminally ill. Most other pre-existing conditions are covered.
- For cancellation: any loss or expense where you cannot travel or choose not to travel because of Government or regulatory authority restrictions relating to a pandemic declared by the World Health Organisation; and/or
- For any loss or expense relating to your disinclination or reluctance to travel following a pandemic or due to compulsory quarantine on arrival at your destination or on return to your home area.

At AXA Health, we make it simple for you to create the healthcare plan that's just right for your business and your budget.

Call your intermediary to discuss how you can create a healthcare plan that's just right for your business.

Rated 4.5 out of 5
for member satisfaction

Based on responses from 980 claiming members who were asked about their satisfaction with AXA Health in the 'Member Feedback on Specialists, Hospitals and AXA Health' survey, January – June 2023.

defaqto
PMI (Group) 2024
EXPERT RATED

Our Business Health plan has been rated 5 Star by independent financial information business, Defaqto. The Defaqto 5 Star Rating is based on an assessment of the overall product, including all options. Where not all of the options are taken, this will affect the product's star rating.

AXA Health

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