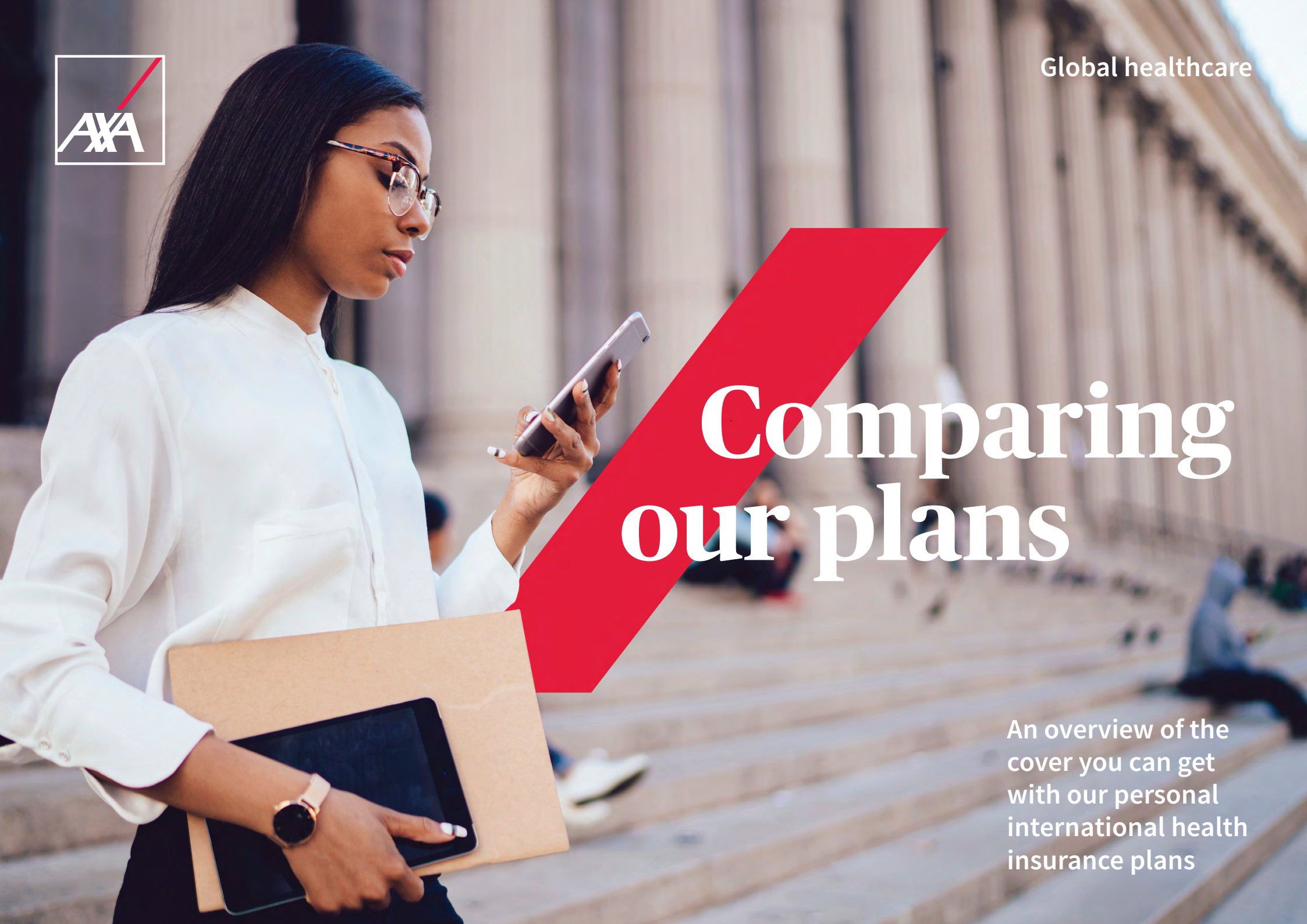


Global healthcare

Comparing our plans

An overview of the cover you can get with our personal international health insurance plans

Getting to know our cover

On the following pages, you'll find a quick overview of our plans and what each one offers. It's here to help you choose a plan, or as a reminder of the cover you've already chosen.

Whichever plan you go for, you'll have the same friendly, experienced, personal service and fast claims payment[1]. Here are some other reasons it pays to choose AXA. Plus, the following services are included in all our plans:



Virtual Doctor service

Speak to an experienced doctor, day or night, from anywhere in the world – by video or phone[2].



Second Opinion Service

An independent second opinion from a highly qualified expert – for when you just aren't quite sure.



Evacuation and repatriation

If you can't get the help you need locally, we'll make sure you get to where you need to be – and back home again.



Extra support if you're diagnosed with cancer

A dedicated case manager as a consistent point of contact, to oversee your case and make sure everything goes smoothly.

[1] In 2021, 97.3% of claims were completed in 2 days from receipt of accounts.

[2] Appointments are subject to availability. You do not need to pay or claim for a consultation but you will be charged for the cost of the initial phone call when using the call back service. Telephone appointments are available 24/7/365 and call-backs are typically within 24 hours. Video appointments are available between 08.00 and 00.00 UK time, Monday to Friday. Video appointments in German are available between 08:00 -20:00 CET, Monday to Friday.

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The most we'll pay



	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
At a glance					
Annual policy limit per member	Up to £100,000 / €125,000 / $160,000	Up to £1,000,000 / €1,275,000 / $1,600,000	Up to £1,500,000 / €1,900,000 / $2,400,000	Up to £2,000,000 / €2,550,000 / $3,200,000	Up to £5,000,000 / €6,375,000 $8,000,000

Your excess options

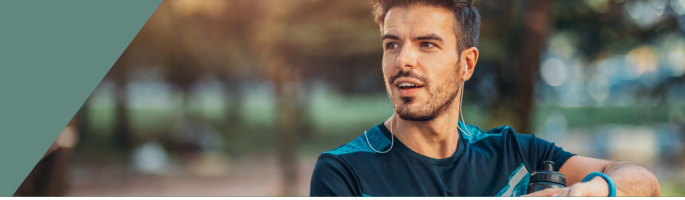
Adding an excess will lower your premiums. We offer five levels (per person, per year):

- £100 / €125 / $160
- £250 / €320 / $400
- £500 / €640 / $800
- £1,000 / €1,275 / $1,600
- £2,000 / €2,550 / $3,200

In addition, if you pick Standard without the out-patient upgrade, we offer two more levels (per person, per year):

- £5,000 / €6,375 / $8,000
- £10,000 / €12,750 / $16,000

Cover for in-patient or day-patient treatment in hospital



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
In-patient and day-patient cover					
Treatment charges for surgeons, anaesthetists, physicians and consultants. Plus tests, physiotherapy and accommodation in hospital	✔	✔	✔	✔	✔
CT, MRI and PET scans	✔	✔	✔	✔	✔
Parent accommodation in a hospital *One parent staying with a child member under 18*	✔	✔	✔	✔	✔
Parent accommodation in a hotel *One parent while a child is in hospital*	£100 / €125 / $160 a night up to £500 / €625 / $800	£100 / €125 / $160 a night up to £500 / €625 / $800	£100 / €125 / $160 a night up to £500 / €625 / $800	£100 / €125 / $160 a night up to £500 / €625 / $800	£100 / €125 / $160 a night up to £500 / €625 / $800
Psychiatric treatment *As an in-patient*	100 days over membership lifetime	100 days over membership lifetime	100 days over membership lifetime	100 days over membership lifetime	100 days over membership lifetime
Cash benefit if you have free in-patient treatment and free hospital accommodation	✘	£100 / €125 / $160 a night	£100 / €125 / $160 a night	£100 / €125 / $160 a night	£150 / €190 / $240 a night

Cover for out-patient treatment



Main cover

Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Out-patient cover					
Surgery	✔	✔	✔	✔	✔
CT, MRI and PET scans	✔	✔	✔	✔	✔
Consultations	+	+	Combined limit of £3,500 / €4,460 / $5,600	Combined limit of £5,750 / €7,330 / $9,200	✔
Diagnostic tests including x-rays and ultrasound scans					✔
Psychiatric treatment			Complementary therapy and Chinese herbal medicine – up to £300 / €380 / $480 from the combined limit	Complementary therapy and Chinese herbal medicine – up to £300 / €380 / $480 from the combined limit	Up to 30 sessions
Physiotherapy					Up to 35 sessions
Complementary therapy					Up to 35 sessions
Vaccinations			Vaccinations – up to £300 / €380 / $480 from the combined limit	Vaccinations – up to £300 / €380 / $480 from the combined limit	Up to £500 / €635 / $800
Chinese herbal medicine					Up to 15 sessions at £100 / €125 / $160 a session
Prescribed drugs and dressings			Up to £500 / €635 / $800	Up to £750 / €950 / $1,200	✔

+ Optional upgrades

Out-patient					
Consultations	*Combined limit of £2,500 / €3,200 / $4,000*	*Combined limit of £1,000 / €1,275 / $1,600*	*Already included*	*Already included*	*Already included*
Diagnostic tests including x-rays and ultrasound scans					
Psychiatric treatment	*Complementary therapy and Chinese herbal medicine – up to £300 / €380 / $480 from the combined limit*	*Complementary therapy and Chinese herbal medicine – up to £200 / €250 / $320 from the combined limit*			
Physiotherapy					
Complementary therapy					
Chinese herbal medicine	*Vaccinations – up to £100 / €125 / $160 from the combined limit*	*Vaccinations – up to £150 / €190 / $240 from the combined limit*			
Vaccinations					
Prescribed drugs and dressings	*Up to £100 / €125 / $160*	*Up to £100 / €125 / $160*			

Key ✔ Included ✘ Not included + Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently

Cover if you're diagnosed with cancer



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Cancer cover					
Radiotherapy and chemotherapy	✔	✔	✔	✔	✔
Chemotherapy or biological drug treatment to prevent recurrence or maintain remission	✔	✔	✔	✔	✔
Follow-up consultations *While you're a member on a plan that includes these*	+ *Included if you add Out-patient optional upgrade*	+ *Included if you add Out-patient optional upgrade*	✔	✔	✔
Radiotherapy and chemotherapy cash benefit *When you've had free day-patient or out-patient treatment*	£50 / €60 / $80 a day up to £2,000 / €2,400 / $3,200	£50 / €60 / $80 a day up to £5,000 / €6,375 / $8,000	£50 / €60 / $80 a day up to £5,000 / €6,375 / $8,000	£50 / €60 / $80 a day up to £5,000 / €6,375 / $8,000	£150 / €190 / $240 a day up to £5,000 / €6,375 / $8,000
Wigs or other temporary head coverings *While you're having active treatment only*	✘	Up to £400 / €510 / $640	Up to £400 / €510 / $640	Up to £400 / €510 / $640	Up to £400 / €510 / $640
Chemotherapy or antibiotics at home	Up to 14 days	Up to 14 days	Up to 14 days	Up to 28 days	Up to 28 days

Cover for other specific conditions



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Other specific conditions					
Chronic illness – in-patient treatment for acute flare ups	✔	✔	✔	✔	✔
Kidney dialysis – before a transplant	For 6 weeks before transplant	For 6 weeks before transplant	For 6 weeks before transplant	For 6 weeks before transplant	For 6 weeks before transplant
Chronic illness – routine follow-up consultations and monitoring	✘	✘	✔	✔	✔
Kidney dialysis – for chronic kidney failure	✘	✘	Up to £25,000 / €31,875 / $40,000	Up to £50,000 / €63,750 / $80,000	Up to £75,000 / €95,625 / $120,000
Routine pregnancy and childbirth *A moratorium applies, please speak to an adviser for details*	✘	✘	✘	Up to £10,000 / €12,750 / $16,000	Up to £12,000 / €15,300 / $19,200
Palliative care	✘	✘	✘	Cancer only – up to 30 days	Up to 30 days

Key ✔ Included ✘ Not included ✚ Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently

Cover for ambulances and emergencies



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Ambulances and emergencies					
Ambulance transport to or between hospitals, or when considered medically necessary	✔	✔	✔	✔	✔
Evacuation and repatriation service	✔	✔	✔	✔	✔
Emergency in-patient and day-patient treatment in the USA (if your cover doesn't include the USA already) *For a medical condition that starts suddenly while you're in the USA*	✘	Up to 6 weeks up to £10,000 / €12,750 / $16,000	Up to 6 weeks up to £15,000 / €19,125 / $24,000	Up to 10 weeks up to £20,000 / €25,500 / $32,000	Up to 10 weeks up to £30,000 / €38,250 / $48,000
Emergency out-patient treatment in the USA (if your cover doesn't include the USA already)	✘	✘	✘	✘	Up to £2,000 / €2,550 / $3,200

Dental and optical



Main cover

Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Cover for your teeth and eyes					
Accidental damage to teeth	Up to £5,000 / €6,375 / $8,000	Up to £10,000 / €12,750 / $16,000	Up to £10,000 / €12,750 / $16,000	Up to £10,000 / €12,750 / $16,000	Up to £10,000 / €12,750 / $16,000
Non-routine dental treatment *Such as fillings*	✘	50% of costs up to £320 / €405 / $510	50% of costs up to £320 / €405 / $510	50% of costs up to £500 / €635 / $800	80% of costs up to £3,500 / €4,450 / $5,600
Routine dental treatment *Such as check ups, scale and polish*	✘	✘	+	+	
Prescription glasses and contact lenses	✘	✘	Up to £100 / €125 / $160	Up to £100 / €125 / $160	Up to £200 / €255 / $320
Eyesight test cover	✘	✘	One eye test	One eye test	One eye test

+ Optional upgrades

Dental care					
Non-routine dental treatment *Such as fillings*	*Dental care not available*	*Dental care not available*	*80% of costs up to £1,000 / €1,275 / $1,600*	*80% of costs up to £1,500 / €1,900 / $2,400*	*Already included*
Routine dental treatment *Such as check ups, scale and polish*					

Key ✔ Included ✘ Not included + Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently

Supporting your everyday health and wellbeing



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Health, wellbeing and support					
Personal Medical Case Management	✔	✔	✔	✔	✔
Health at Hand	✔	✔	✔	✔	✔
Virtual Doctor service	✔	✔	✔	✔	✔
Mind Health service	✔	✔	✔	✔	✔
Second Opinion Service	✔	✔	✔	✔	✔
Spinal supports, knee braces and pneumatic walking boots	✘	Up to £1,500 / €1,900 / $2,400	Up to £2,000 / €2,550 / $3,200	Up to £2,500 / €3,200 / $4,000	Up to £3,500 / €4,450 / $5,600
External prostheses during active cancer treatment	✘				
External prosthesis to replace a body part following an accident or surgery *Not during active cancer treatment – see above*	✘	Up to £5,000 / €6,375 / $8,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group[1]	Up to £5,000 / €6,375 / $8,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group[1]	Up to £5,000 / €6,375 / $8,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group[1]	Up to £5,000 / €6,375 / $8,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group[1]
Health check	✘	✘	✘	Up to £300 / €380 / $480	Up to £400 / €510 / $640
Disability compensation cover *A lump sum paid if you have a specific type of accident that leads to a disability*	✘	✘	✘	Up to £50,000 / €63,750 / $80,000	Up to £100,000 / €127,500 / $160,000

[1]AXA Global Healthcare Group - AXA Global Healthcare (UK) Limited and its subsidiaries globally, including AXA Global Healthcare (EU) Limited and AXA Global Healthcare (Hong Kong) Limited.

What we don’t cover



What’s not covered

Like most health insurance policies, there are things our plans don't cover. We’ve given a summary of these below, but please see the membership handbook for full details of what is and isn’t covered – or ask us.

- ✘ Treatment of medical conditions you had, or had symptoms of, before you joined.
- ✘ Out-patient cover is excluded on **Foundation** and **Standard** unless you have the out-patient option.
- ✘ Routine dental check-ups for **Foundation**, **Standard**, **Comprehensive** or **Prestige**. (✚ Available as an optional upgrade to **Comprehensive** and **Prestige**).
- ✘ Preventative treatment.
- ✘ The costs of arranging treatment.
- ✘ Routine pregnancy and childbirth on **Foundation**, **Standard** and **Comprehensive**.
- ✘ Except for in-patient treatment needed for acute flare ups, treatment of conditions that last a long time or come back (known as chronic conditions) if you’re on **Foundation** or **Standard**.
- ✘ Any treatment costs incurred as a result of engaging in or training for any sport for which you receive a salary or monetary reimbursement, including grants or sponsorship (unless you receive travel costs only).
- ✘ Claims if you travel outside your area to get treatment, or if you travel anywhere against medical advice.
- ✘ Cover in the USA, unless you’ve chosen to include the USA in your cover area.
- ✘ Treatment that you receive in the UK from providers that are not listed in our Directory of Hospitals if you’re on **Foundation**, **Standard**, **Comprehensive** or **Prestige**.



Want to find out more?

If you have any questions at all about our cover,
or need a hand choosing between plans, simply speak to us,
your intermediary or AXA representative.

To get more information and request a quote, call us on

+44 (0)1892 596 418

Lines are open 8am-5pm (UK time)

Find out more on axaglobalhealthcare.com

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