

Health For You

Healthcare cover that's right for you

Private healthcare cover

health-on-line

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The flexible choice for healthcare cover

at the right price

Health For You supports your life journey

Whether you're just starting out, have a family to take care of, or simply want to look after your own health, you can create a policy that's right for you.

With choices that include heart and cancer cover and care, you only pay for the cover you want. You will get prompt access to carefully selected hospitals, a choice of additional policy options and 24/7 telephone support.

You can even add European and Worldwide travel insurance so you can be just as confident when you're travelling as you are at home.



Right for you

right for your family

Our innovative approach, along with working with carefully selected hospitals around the country – makes Health For You the affordable choice for flexible medical cover.

- Heart and Cancer cover and care, with access to licensed drugs not always available on the NHS
- Nationwide access to carefully selected private hospitals
- Telephone support whenever you need it, day and night so you can make informed decisions about your health
- Our no claims discount that rewards you for every year without a claim
- Choice of European and Worldwide travel insurance
- Access to professional, expert physiotherapy through the Working Body phone service, available when you take out the Therapies Option.

Underwritten by AXA PPP healthcare Limited

Health For You is underwritten by AXA PPP healthcare Limited.

At Health-on-Line we've been providing healthcare cover since 2000. In 2005, we began working with AXA PPP healthcare Limited, giving our customers the added reassurance of 75 plus years' experience of private healthcare insurance.

It was then a natural progression for us to join the AXA Group in 2012, and today we continue to offer private healthcare insurance from our Bournemouth base.

Comprehensive Heart and Cancer Cover

Heart and cancer cover and care

We'll provide cover and support at every stage of heart and cancer treatment.

Covering your treatment, surgery and the very latest drugs

Our cover will meet your needs at all stages of cancer treatment and heart surgery. We provide access to the very latest in licensed treatment, drugs, support and care, including proven drugs that are not yet available on the NHS.

Out-patient drugs are not covered on this policy.

Note: As with all private healthcare policies, your eligibility for cover depends on your medical history.

Ongoing check-ups and monitoring covered

Cancer

After treatment for cancer, we'll cover all ongoing check-ups and monitoring with your treating specialist no matter how much time passes, as long as you remain a member and have a policy that covers this.

Heart surgery – when you choose an Out-patient Option

After any of the types of heart surgery listed below, we'll cover long-term monitoring, consultations, check-ups, scans and examinations related to the surgery, as long as you remain a member with Out-patient cover.

- ✔ Coronary artery bypass
- ✔ Cardiac valve surgery
- ✔ Implanting a pacemaker or defibrillator
- ✔ Coronary angioplasty.



Fast Track Appointments service

get the healthcare you need – fast

You've got a concern about your health. Your GP refers you to a specialist with an open referral. And our Fast Track Appointments team does the rest – fast.

1. **Your GP gives you an open referral** (which is a referral that doesn't name the specialist you should see), but instead gives you the type of specialist e.g. a cardiologist.
2. **Just call us and we'll check where and when will suit you best** and book your appointment for you, making it simple and hassle free. We'll cover your appointment as long as you have an out-patient option included on your policy.
3. **Alternatively if you'd prefer, we can provide you with the names of up to three specialists**, all experts in their field, who you can contact directly.

Specialist appointments are covered when you choose an Out-patient Option.



Working Body

fast telephone access to expert physiotherapy services

You can never tell when muscle, bone or joint trouble will stop you in your tracks, but you can make sure you're ready for it.

With Working Body you can arrange a phone call with a physiotherapist about all types of conditions that affect bones, joints and muscles, to make sure you're getting the advice and treatment that's right for you.

And there's no need for a GP referral.

The Working Body service is not available to members under the age of 18.



Included as standard in your plan

All our members have phone access to a clinical assessment from a qualified physiotherapist who will advise on the most appropriate treatment. Often a course of exercises that you can do at home will get you on the mend.

Hands-on treatment is then covered subject to the options you include with your policy:

- ✔ **Hands-on physiotherapy from expert physiotherapists**

  If you need a course of hands-on physiotherapy and you have the Therapies Option, we'll advise a plan of treatment to meet your needs. For example, we can arrange for you to see a fully-qualified physiotherapist at a clinic that's convenient for you to get to.

- ✔ **See an experienced specialist**

  If your condition means you need more than physiotherapy and you have an Out-patient Option, we'll fast track you to a convenient appointment with a specialist who has the skills and expertise you need. See page 3 for further information on our Fast Track Appointments service.

The physiotherapists you speak to will be able to advise you what to do – whether that's following a course of exercise, going for some physio, or seeing a specialist.

1 **Feel an ache or pain**

2 **Call us and arrange to speak to a physiotherapist**

3 **You'll be guided to the most appropriate treatment for you. These may include:**

a) Follow a course of exercises

b) See a physiotherapist

c) See a specialist

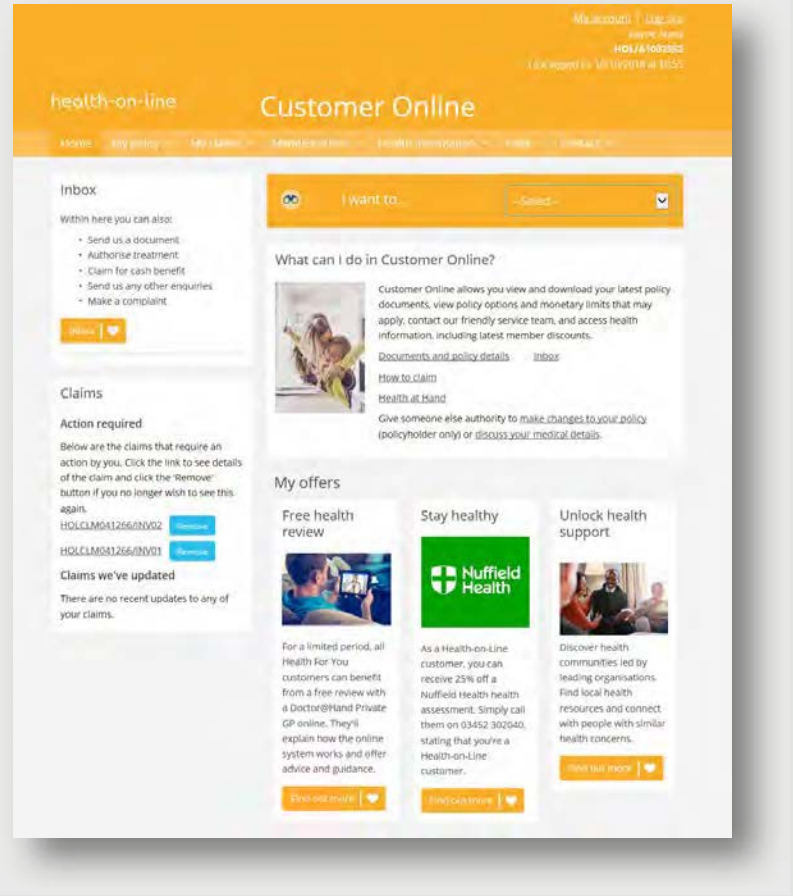
Simple secure access to your Health For You documents

Customer Online gives you convenient and secure online access to your policy documentation.

We understand that our customers lead busy lives, which is why we want to make your access to policy documents as quick and easy as possible, should you ever need them.

Through Customer Online you can now view your membership documents at a time and place to suit you. With Customer Online you can:

- View your policy documents
- View and amend your personal details
- Check your level of cover, and the remaining benefit allowances you have for that year
- Have access to exclusive Member Offers
- Submit and track claims progress
- Message us securely



AXA Doctor at Hand

The online GP service that's built around you

AXA Doctor at Hand powered by Doctor Care Anywhere is a convenient way to see a GP by secure video or phone, designed for the way we live and work today.

You can book appointments online at any time and have a consultation within hours, from wherever you are – at work, at home or on the move.

Appointments are available 24/7, so you can be sure of getting an appointment that suits you, subject to availability.

As a Health-on-Line member, you'll have access* to AXA Doctor at Hand.

*Subject to appointment availability and the Doctor Care Anywhere fair use policy.

Carefully selected hospitals

Hospitals are carefully selected to keep your healthcare cover affordable.

We never compromise on service, healthcare provision or ongoing support.

You can use a wide range of hospitals, including some London facilities, so you can be confident your health is always in safe hands.

With over 120 hospitals across the UK, your home, family and friends are never far away

- Access to a wide number of medical experts, specialists and practitioners.
- You'll usually have your own room, with a TV and an en-suite bathroom.
- Flexible visiting hours so your friends and family can visit you at convenient time.





Build cover to suit your needs

With our flexible, affordable options, you can tailor your cover to meet your needs and budget.



1. Start with the core policy

Every Health For You policy comes with Core cover.

Core policy

2. Choose your policy Options

\+ Out-patient Options + Therapies Option + Mental Health Option + Dentist and Optician Cashback Option + Private GP Cover Option + Travel Cover Options + Adventure sports upgrade

3. Manage the cost of your premiums

- Choose your excess
- NHS Cancer Support
- 5% annual payment discount
- No Claims Discount

Find out more

1 Core cover

Every Health For You policy comes with the core cover.

In-patient and day-patient treatment

- Hospital charges, including operating theatre charges
- Accommodation
- Nursing care
- Specialists' fees – with no yearly limit
- Diagnostic tests when you're referred by a specialist
- Oral surgery for specified procedures.

Out-patient treatment

- No yearly limit for surgery.

Plus

- Ambulance transport to transfer you to another medical facility if you're receiving private in-patient or day-patient treatment
- Cash payment when you have free in-patient treatment on the NHS that your policy would cover you for – £50 per night, up to £2,000 per year.
- Hotel accommodation for one close relative or friend if a member is in hospital – up to £100 per night, up to £500 a year. Please note the member must be receiving eligible private treatment.
- Hospital accommodation for one parent paid in full. The child must be covered by your policy and having treatment covered by it.
- Video or telephone consultations with AXA Doctor at Hand, our online, private GP service powered by Doctor Care Anywhere. Members under the age of 18 can use this service as long as the lead member is over 18 and covered under this plan.

Cancer Cover Options

Our Comprehensive Cancer Cover is part of your core cover

Note: As with all private healthcare policies, your eligibility for cover depends on your medical history.

Diagnostic – whether in-patient, day-patient or out-patient.

- Diagnostic surgery, CT, MRI and PET scans.

We will also provide cover for:

- Specialist consultations with the specialist treating your cancer when you are an out-patient
- Chemotherapy and radiotherapy
- Telephone support from one of our Cancer nurses
- Charitable donation to a hospice of £100 a night for end of life care as an in-patient or at home. We will pay for external prostheses, up to £5,000 a year, and up to £400 a year for wigs and other head coverings needed while you're having treatment to kill cancer cells.

We will provide cover for cancer no matter what path it takes, and we'll continue to cover treatment if the cancer becomes terminal.

However, if you want to reduce your premium or are unable to embed Comprehensive Cancer Cover into your core cover because of your medical history, we can support you whilst you use the NHS for your treatment with our NHS Cancer Support Option.

NHS Cancer Support

Use the NHS for cancer treatment.

If you have NHS Cancer Support we will not pay for the treatment of cancer. You will need to use the NHS, or pay for the costs of treatment yourself.

If however you are having NHS treatment and your specialist wants you to have a licensed cancer drug which the NHS won't pay for, we will pay for that drug and the cost of the drug to be given to you.

1 Core cover continued

What's not covered

As with most private health policies, there are some general exclusions and limitations.

Your policy will not cover you for:

- Treatment of medical conditions that you had or had symptoms of before you joined.
- Routine pregnancy and childbirth
- Treatment of long term chronic conditions, such as diabetes or asthma
- Cosmetic treatment
- Treatment at a hospital not in the hospital list or with a specialist that's not a Health For You specialist
- Visits to an NHS GP or A&E
- Visits to a private GP, unless you have the Private GP Cover Option.

We'll provide information on all of the exclusions when we speak to you or in the information we give you so there are no surprises.

If you have any questions, your intermediary will be pleased to help.



2 Choose your Options

Out-patient Options

Here's what's included in the Out-patient Options that you can choose.

Standard Out-patient Option

- Up to three specialist consultations a year
- No yearly limit on diagnostic tests when your specialist refers you
- No yearly limit on practitioner charges when a specialist refers you. Practitioners are; dieticians, nurses, orthoptists, speech therapists and audiologists.
- CT, MRI or PET scans if referred by a specialist.

Full Out-patient Option

- No yearly limit on specialist consultations
- No yearly limit on diagnostic tests when your specialist refers you
- No yearly limit on practitioner charges when a specialist refers you. Practitioners are; dieticians, nurses, orthoptists, speech therapists and audiologists
- CT, MRI or PET scans if referred by a specialist.

Therapies Option

Includes cover for out-patient treatment by physiotherapists, acupuncturists, osteopaths or chiropractors.

- Combined yearly limit of £500
- Up to an overall maximum of 10 sessions per year if you're referred by your GP. (Further sessions available on specialist referral)
- Includes Working Body for fast phone access to qualified physiotherapists. See page 4.

Mental Health Option

Extends your cover to include mental health treatment.

Treatment as an in-patient or day-patient

- Psychiatric treatment, including accommodation, diagnostics tests and drugs, are paid for 30 days a year at a hospital or day-patient unit in our hospital list.

Treatment as an out-patient

Combined yearly limit of £1,000 for:

- Specialist consultations for psychiatric treatment
- Psychiatric treatment by psychologists and cognitive behavioural therapists, so long as a specialist refers you.

Dentist and Optician Cashback Option

Includes cover for treatment you receive from your dentist and optician.

- Dentist's fees – 80% of cost up to £400 per year
- Optician's fees – 80% of cost of prescribed glasses and contact lenses up to £200 per year
- £25 per year towards cost of an eye test.

Private GP Cover Option

– Up to £500 a year for fees for visits to a private GP for consultations



2 Choose your Options continued

European or Worldwide cover – the choice is yours!

With the Travel Cover Option you can add cover for emergency medical expenses whilst abroad.

These options will also cover for travel related issues, like problems with baggage, delays and lost passports.

We don't restrict the number of times you travel in a year as long at it's within the yearly limit. We'll also limit the length of each trip depending on the level of cover chosen.

Adventure sports upgrade

If you're a born thrill seeker, you can upgrade your travel cover to include cover for adventure sports.

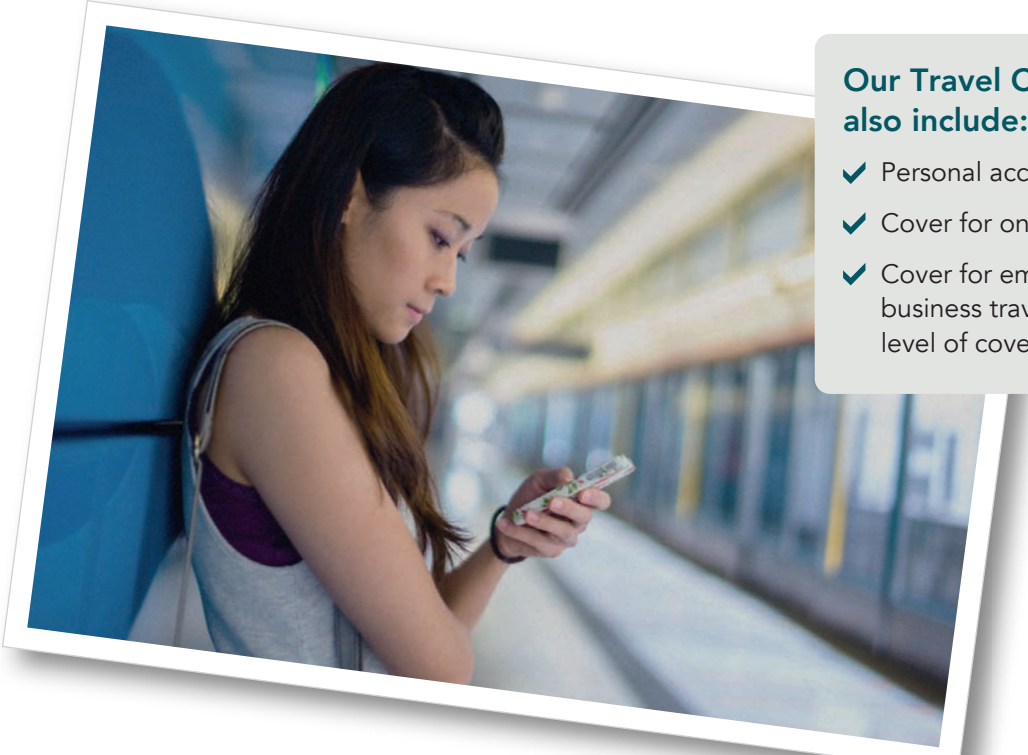
As well as giving you the chance to take some sports even further, this option also adds cover for activities such as bungee jumping and paragliding.

Travel Cover Option – what's not covered

If you choose the European and Worldwide Travel Cover option, you will not be covered if you are not medically fit to travel, travel against medical advice or where you have failed to exercise all reasonable care. In addition we cannot cover any claims for medical treatment, loss of deposit, cancellation and curtailment where the insured member is terminally ill. You must also check the Foreign, Commonwealth and Development Office website for the latest updates as travelling against their advice is also not covered by this option.

There is also no cover for cancellation, any loss of 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.

For a full list of exclusions see the Travel handbook



Our Travel Cover Option benefits also include:

- ✔ Personal accident cover
- ✔ Cover for on piste winter sports
- ✔ Cover for emergency dental treatment and business travel if you choose the Worldwide level of cover.

3 Manage the cost of your premiums

Once you've chosen the cover you want, there are several ways you can adjust the cost of your premiums.

Choose your excess

Choose from up to six amounts

With an excess, you choose how much of your yearly claims you'd be happy to pay yourself. Including an excess reduces your premiums – the higher the excess, the greater the reduction.

You pay the excess once per year for each member that claims.

Excess amounts

- £100
- £250
- £500
- £1,000*
- £2,500*
- £5,000*

*not available with the Standard Out-patient Option.

5% annual payment discount

Save by paying annually.

Manage your Options

You can choose to select the NHS Cancer Support Option which will lower your premium.

No Claims Discount

Your No Claims Discount applies from the moment you join us – you don't have to be with us for years first.

We work out what level of No Claims Discount applies to your policy and apply it to your premiums. Each year you renew, we review your discount until you could have a discount of 80% on your premium cost. Of course if you do claim your discount will decrease.

Therapies claims will not affect your No Claims Discount.

Protected No Claims Discount

We do provide the option to protect your No Claims Discount. If you would like to find out more about this option, speak to your intermediary.

Your health when you join us

We take account of your health when you join us so that we can work out your premiums.

You can choose how we do this by either:

- Telling us some details about your health (called Full medical underwriting), or
- Join on the understanding that you won't be covered for conditions that you had in the five years before you joined (called moratorium underwriting).

If you're already aware that you have (or may have) any kind of medical condition, there are likely to be limits on the cover for this condition.

However, we may be able to offer you an option that means you could still get cover for the condition in the future. Please contact us to discuss your options.

Full medical underwriting

With full medical underwriting, we ask you to tell us about your health today and in the past so that we can work out what cover we can offer you.

Sometimes, we may ask for reports from your GP or other medical practitioners.

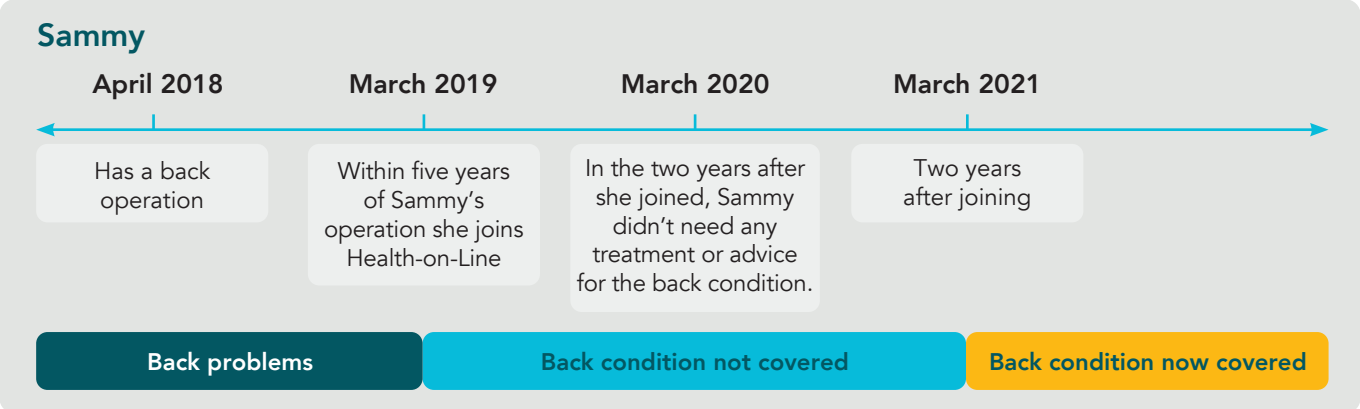
Moratorium underwriting

With moratorium underwriting we don't need to ask you for any details about your health when you join.

Instead, for the first two years of your membership, you agree that we won't cover you for medical conditions that you had in the five years before you joined. If you've been free of treatment or advice for that condition for two years in a row after you've joined, we'll look to see if we can cover it for you.

If you already have diabetes, raised blood pressure or have had any investigations treatment or monitoring after a PSA test there are also some specified conditions that will not be covered, these are listed in the table below. Moratorium underwriting is not available if you are over 74.

Here's an example of how Moratorium underwriting works.



Moratorium underwriting and specified conditions

If you have had certain treatment, tests or conditions in the five years before you join us or when you join, this can mean that you will not be covered for other conditions too. These include:

This condition	Means you will also not be covered for the following
Diabetes	• diabetes • ischaemic heart disease • cataract • diabetic retinopathy • diabetic renal disease • arterial disease • stroke
Treatment for raised blood pressure (hypertension)	• hypertension • ischaemic heart disease • stroke • hypertensive renal failure
Investigations, treatment or monitoring as a result of a Prostate Specific Antigen (PSA) test	Any prostate condition

Do you already have private medical insurance?

Switching to Health For You is easy

We'll look after your switch for you when you join and send you your new Health For You details so you know your cover is seamless.



Talk to your intermediary today about Health For You – the flexible choice for quality healthcare at the right price

Right for you – Right for your family – Right for your budget

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We may record and/or monitor calls for quality assurance, training and as a record of our conversation.

For information about AXA Health, visit axahealth.co.uk/aboutaxahealth

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