PPP HEALTHCARE



inSpire Health Plan

Private healthcare cover
for Individuals

Spire Healthcare

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Welcome to inSpire Health Plan



The inSpire Health Plan is underwritten by AXA PPP healthcare Limited.

AXA PPP healthcare Limited was founded in 1940 by doctors and hospitals working together. The founders came together to bring quality healthcare to more people. And it's still shaped by clinicians today.

Every day they use what they learned on the ward round, at the clinic, and in the operating theatre to make AXA PPP healthcare Limited the best it can be for you.

We look after the health of over 2 million people. Reassuring them when they're worried. Helping them get the care they need when they're ill. Helping them and their families live well every day.

We will be there when you need us most. Nothing's more important.

inSpire Health Plan: An overview

With the inSpire Health Plan, you can choose cover that focuses on the care and treatment that matter to you and your family.

You start with the core level of cover which covers in-patient and day-patient treatment, as well as out-patient surgery and you can add options such as out-patient specialist consultations, diagnostic tests and therapies to enhance your cover.

inSpire Health Plan also includes additional plan options such as Dentist and Optician Cashback and travel cover. The good news is that you only pay for the options you want.

Affordable private healthcare cover

Through working exclusively with two of the country's largest networks of private hospitals – Spire Healthcare and Ramsay Health Care UK, the inSpire Health Plan makes it possible for you to access your treatment nationwide. Working closely with these hospitals, costs are more tightly managed to make private healthcare cover more affordable for you.

You can still be confident that you can conveniently access the healthcare you need as with the inSpire Health Plan, you will have access to over 60 hospitals across the UK. If for medical reasons, you need to use a facility not listed in the Specified Hospital List, and it has been agreed in writing first, the hospital charges will be paid in full.

Should you need to be admitted to hospital, you'll usually have the luxury of your own bedroom with all the necessary features such as your own bathroom and Wi-Fi. Visiting hours are flexible for family and friends so they can come to visit you when you want.

Unique features

As well as a no claims discount, the inSpire Health Plan also offers a unique feature called 'Specified Surgery cash benefit'. With the inSpire Health Plan we want to provide you with more choice; we are pleased to offer the Specified Surgery cash benefit as, when it comes to any of the specified surgical procedures listed in the following table, it allows you to choose how you use your private healthcare cover.

Specified Surgery cash benefit eligible treatments

If you choose to have eligible treatment for certain specified surgical procedures through an alternative provider, rather than claim for the private treatment under your plan, you'll be eligible for a cash lump sum to spend as you wish. This treatment needs to be agreed with AXA PPP healthcare Limited in advance.

Treatment	Cash benefit
Cardiac Valve Surgery	£10,000
Coronary Artery Bypass Graft (heart bypass)	£10,000
Cardiac Pacemaker	£5,000
Coronary Angioplasty	£5,000
Cardiac Arrhythmia Ablation Treatment	£5,000
Hip Replacement	£5,000
Knee Replacement	£5,000
Womb & Bladder Prolapse	£2,000
Tonsillectomy & Adenoidectomy	£1,000
Grommet Insertion	£1,000
Haemorrhoidectomy	£1,000
Hernia Surgery	£1,000
Carpal Tunnel Surgery	£750

Please note: With the Specified Surgery cash benefit, no related claims for follow-up treatment or treatment of complications will be covered for a period of 12 months following the date of the surgery.

Charity donation
If you choose to use the Specified Surgery cash benefit and donate any of your cash lump sum to charity or to a local hospital or health institution, we will also make a charitable donation equivalent to 10% of that amount to a charity of AXA PPP healthcare's choice.



Core cover

Every inSpire Health Plan comes with Core cover.

In-patient and day patient treatment

- Hospital charges, including:
  - operating theatre charges
  - accommodation
  - nursing care
  - drugs and treatments.
- Specialists' fees.
- Diagnostic tests when you're referred by a specialist.

Out-patient surgery

- No yearly limit.

Cancer cover options

With the inSpire Health Plan there are two levels of cover for the treatment of cancer; Comprehensive Cancer Cover and NHS Cancer Support.

Comprehensive Cancer Cover is included as standard, however if you want to reduce your subscription, or are unable to include Comprehensive Cancer Cover into your core plan due to your medical history, NHS Cancer Support is available which will support you when you use the NHS for your treatment.

Comprehensive Cancer Cover

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

- Includes 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 – whether or not you chose an out-patient option.
- Chemotherapy and radiotherapy.
- Telephone support from one of our dedicated cancer nurses.
- External prostheses, up to £5,000 a year, and wigs or head coverings up to £400 a year whilst you're having treatment to kill cancer cells.
- Charitable donation to a hospice of £100 a night for end of life care as an in-patient or at home.

Cover will be provided for cancer no matter what path it takes, and treatment will be continued to be covered if the cancer becomes terminal.

NHS Cancer Support

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

However, if you are receiving NHS treatment and your specialist prescribes a licensed cancer drug, which the NHS will not pay for, we will pay for the cost of that drug.

GP appointments when you need them

AXA Doctor at Hand is the online GP service that fits around your life, not the other way around. You can book appointments online or through the app to choose a time that suits you best. Consultations are up to 20 minutes long and you can speak to a GP wherever you are by video or by phone.

With the inSpire Health plan you'll have access* to the AXA Doctor at Hand service, provided by Doctor Care Anywhere. Members under the age of 18 can use this service so long as the lead member is over 18 and covered under your plan.

*Subject to Doctor Care Anywhere fair use policy.

Second Opinion Service

When it comes to supporting members, it's the little things that mean a lot. Our Second Opinion Service is available to you when you take out an out-patient option.

The Second Opinion Service is designed not only to give you the peace of mind and reassurance you need, but also provide complete confidence in your specialist's recommendations. The Second Opinion Service is available on appointments that would be covered by your inSpire Health Plan and we also pay for the first appointment with the new specialist and any new tests.

Choose your options

First, you start with the core cover and then add the options that are important to you and your family and meet your budget.

Choose your plan options:

- **Out-patient Option – standard or full.**
- **Therapies Option.**
- **Mental Health Option.**
- **Dentist and Optician Cashback Option.**
- **Travel Cover including the option of an Adventure Sports Upgrade.**

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, audiologists and speech therapists.
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, audiologists and speech therapists.
CT, MRI or PET scans if referred by a specialist.
Therapies Option
Includes cover for out-patient treatment by physiotherapists, osteopaths, chiropractors and acupuncturists recognised by AXA PPP healthcare Limited.
Combined yearly limit of £500.
Up to an overall maximum of ten sessions per year if you're referred by your GP. (Further sessions available on specialist referral).

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 the inSpire Specified 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 oversees treatment.

Dentist and Optician Cashback Option

Includes cover towards 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 to correct vision, up to £200 per year.

£25 per year towards cost of an eye test.

European or Worldwide Travel cover Option

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

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

There's no limit on the number of times you can travel in a year as long as the number of days you're away is within the stated limits.

This is 25 days per trip for European Travel Cover (up to a maximum total of 65 days spent overseas per year) and 65 days per trip for Worldwide Travel Cover (up to a maximum total of 180 days spent overseas per year).

You can also upgrade the Travel Cover Option to include adventure sports upgrade which includes cover for adventure sports such as bungee jumping and paragliding.

What's not covered

Although we try to cover you for as much as possible, there are however some general exclusions and limitations.

The inSpire Health Plan does not cover you for the following:

- ✖ Treatment of medical conditions you had, or had symptoms of, before you joined.
- ✖ Pregnancy and childbirth.
- ✖ Treatment of ongoing, recurrent and long-term conditions (chronic conditions).
- ✖ Cosmetic treatment.
- ✖ If you have treatment at a hospital or day-patient unit that's not in the hospital list, we will only pay 60% of the charges from that hospital or day-patient unit, as long as they charge up to the normal rates published and charged by that hospital or day-patient unit. You will be responsible for paying the remaining charges.

If you choose the European and Worldwide Travel Cover option you will not be covered for:

- ✖ Any costs incurred when travelling against Foreign, Commonwealth & 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 or curtailment where the insured member is terminally ill. Most other pre-existing conditions are covered.
- ✖ For cancellation: any loss or expense where you can't travel or choose not to travel because of government or regulatory authority restrictions relating to a pandemic declared by the World Heath Organisation.
- ✖ 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.

AXA PPP healthcare Limited are on hand to assist you as much as possible. Full details of the benefits, limtations and exclusion of the inSpire Health Plan can be found in the membership handbook. If you have any questions please contact your intermediary.

Nationwide treatment



access to over
60
hospitals across the UK

Please refer to our Specified Hospital List for more detailed information on the hospitals to check that the locations are suitable. You can view the list at www.axappphealthcare.co.uk/Specified-hospital-list

Map key

- Ramsay Health Care UK
- Spire Healthcare

Fast Track Appointments service

If you need to see a specialist, we can help by finding you one quickly through our Fast Track Appointment service. When you receive an open referral (a referral which doesn't give the name of a specialist, but instead gives you the type of specialist you need to see for example a cardiologist.) from your GP, we can find you a specialist. If you have an out-patient option they'll arrange a consultation at a time and place that's convenient for you and aim to get back to you with your appointment details by the end of the next working day, if not before.

We can't take the stress of illness away, but the Fast Track Appointments service can remove the hassle of making an appointment.

To make sure you can access the cover you need always call us to pre-authorise your treatment. The number can be found in your membership handbook.

Heart and cancer cover and care

Covering your treatment, surgery and the very latest drugs.

When you are facing cancer or heart disease, you want the assurance of reliable health cover. The inSpire Health Plan will help support you through all stages of cancer treatment and heart surgery. The inSpire Health Plan will provide access to the very latest in licensed treatment, drugs*, support and care, including proven drugs that are not yet available on the NHS. It will also cover on-going check-ups and monitoring with your specialist, for as long as you hold your plan.

Comprehensive Cancer Cover is included as standard, however if you want to reduce your subscription, or are unable to include Comprehensive Cancer Cover into your core plan due to your medical history, such as previously having cancer, you can opt for NHS Cancer Support which will support you when you use the NHS for your treatment – you will find more information about this on page 5.

*Out-patient drugs are not covered by the inSpire Health Plan.

On-going support when you need it

Cancer

After you have received treatment for cancer, the inSpire Health Plan will cover all on-going check ups and monitoring for the cancer, no matter how much time passes. (As long as you remain a member with the Comprehensive Cancer Cover option on your plan.)

Heart surgery

When you choose an out-patient option:

The inSpire Health Plan covers long-term monitoring, consultations, check-ups, scans and examinations relating to heart surgeries as listed below, as long as you remain a member with out-patient cover.

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

Working Body*

You don't have to put up with muscle, bone and joint pain. Speak to our Working Body team as soon as you feel an ache. As an inSpire Health Plan member, you can speak on the phone to a fully qualified physiotherapist for expert advice on how to get moving freely again. Often a course of exercises you can do at home will help get you on the mend.

With Working Body, you can speak to a physiotherapist about all types of conditions that affect bones, joints and muscles – without a GP referral.

Hands-on physiotherapy from expert physiotherapists

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

Eligible treatment will be covered if you have the Therapies Option with your plan.

See an experienced specialist

If your condition means you need to see a specialist, we'll fast track you to a convenient appointment with a specialist who has the skills and expertise you need.

Specialist consultations will be covered if you have the Out patient Option with your plan.

*Working Body is available to over 18s only.

Secure access to your documents

For your convenience, your inSpire Health Plan documentation will be available online on our secure member site.

You can also change your details, such as your address or phone number, and message AXA PPP healthcare Limited with any queries you may have about your healthcare plan.

Managing the cost of your healthcare plan

Choose your excess

With an excess, you can choose how much of your yearly claims you'd like to pay yourself. Increasing your excess reduces your subscription. The higher your excess the greater the reduction.

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

Excess amounts available are:

- £100
- £250
- £500
- £1,000 (not available with standard out-patient option)

No Claims Discount

Your No Claims Discount from AXA PPP healthcare Limited applies from the moment you join.

The level of No Claims Discount is worked out and then applied to your inSpire Health Plan subscription. Each year you renew, your claims are reviewed. If you don't make a claim, you'll be entitled to a further discount each year, up to 80%. If you do make a claim your discount will drop for that year by three levels, but it will go up again if you don't claim the following year.

Therapies claims and other cash benefits such as Specified Surgery cash benefit, Dental and Optical Cashback will not affect your No Claims Discount.

Protected No Claims Discount

AXA PPP healthcare Limited do offer the option to protect your No Claims Discount. If you would like to find out more about this option please contact your intermediary.



Underwriting explained

Your health is taken into account when you join us so that AXA PPP healthcare Limited can work out your subscriptions.

You can choose how you do this either by:

1) Joining on the understanding that you will not be covered for the treatment of medical conditions you had in the five years before joining. (Moratorium underwriting).

2) You can tell us details about your health (called full medical underwriting), and we will confirm what treatment will be excluded from cover.

Moratorium underwriting

With moratorium underwriting you don't need to provide any detail about your health.

Instead, you agree that for the first two years of your membership, the inSpire Health Plan will not cover you for treatment of any medical conditions that you have had in the five years before you joined. 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 to the right.

If you've been free of medical advice/opinion, medication, a special diet, or medical treatment for a pre-existing condition for two years in a row after you've joined, we'll start to cover it.

Moratorium underwriting is not available if you're over 74.

Moratorium underwriting and specified conditions

The condition	Means you will 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 • ischaemic heart disease • stroke • hypertensive renal failure
Investigations, treatment or monitoring as a result of a Prostate Specific Antigen (PSA) test	• any prostate disorder

Full medical underwriting

With full medical underwriting, we ask you to tell us about your health both current and in the past. This way we can work out what cover we can offer you and the cost of your subscription.

Sometimes we may request reports from your GP or other medical practitioners.

Continuing medical exclusions

If you're coming from another provider, you can 'lift and shift' any underwriting arrangements you've had with your previous health insurer across to your new plan. The terms and conditions of your new plan will apply.

Switching to inSpire Health Plan

If you'd like to switch your healthcare from another healthcare provider, it's easy. Contact your intermediary and they'll be happy to help.

To find out more about how you can benefit from inSpire Health Plan cover, please contact your intermediary.

PPP HEALTHCARE

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