



Global healthcare

# Take your business further



Respected employee  
benefit packages for  
global businesses

**When your people  
go further for you, it pays  
to go further for them.**

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- ✓ We help your people stay healthy, reassured and supported every day – wherever their assignment takes them. And that means they can feel confident about taking their career further with you.
- ✓ We are the global healthcare specialists for AXA, one of the world's leading insurers – a company that businesses have relied on for over 50 years.
- ✓ We speak more than 25 languages in-house, handle over 200,000 claims every year, and provide access to over 1 million healthcare facilities around the world.
- ✓ Wherever your business goes, whatever your next steps, we'll be at your side. It's what we do every day.

# A global partner to keep your business moving

From a broken tooth to major surgery  
From a travel vaccination to an annual health check  
From a simple blood test to lifelong support...

**... our packages are designed to get your employees back to health, back to work, and back to performing at their best for your business – faster.**

**Our respected benefits  
packages offer practical,  
effective everyday global  
healthcare solutions  
to fit every business.  
All plans include:**

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- ✓ cover for hospital treatment – avoiding big bills when they need them least
- ✓ easy, faster access to international-standard treatment
- ✓ flexible cover that travels with them wherever they go
- ✓ expert health advice available 24/7.



## Because your people are your business...

More and more businesses are recognising that a globally mobile workforce could make a significant contribution to their future success.

But how do you motivate employees to take on an international assignment? And how do you keep them performing at their best – physically and mentally – once they're there?

In our global World of Work research, we took time to talk to companies around the world to ensure we fully understand their needs and the challenges that can come with a global workforce.

## ... we're here to help your business stretch its wings

- › Quality global health insurance is a vital reassurance when encouraging colleagues to take on a global role.
- › It gives you the confidence that they can stay well and receive good quality care wherever they're working, so they can continue taking your business further.
- › And as health insurance is the second most valued benefit by employees on assignment<sup>1</sup>, a respected package could help you retain and tempt the best talent to take your business further.







In our recent research:

**98%**

of the 250 multi-national  
businesses surveyed believed  
that a globally mobile workforce  
is important in achieving their  
objectives<sup>1</sup>

# In uncertain times, you can always rely on us

How we're pioneering new ways of doing business to stay ahead in an unpredictable world

With far-reaching transformations in how the world does business, companies need to know that the health insurance they choose will always offer the global flexibility they need, combined with complete confidence that it meets the latest healthcare regulations, along with knowledgeable, consistent, reliable global service.

## Flexible thinking to keep you one step ahead

We're making the most of our role as AXA's global healthcare specialists. Our transformation ensures we can continue to match your needs, no matter where you're based, no matter how your company is set up.

Here's how we can benefit your company:

1

### We draw on AXA's resources around the world

We're uniquely placed to bring together products, expertise and resources from AXA companies right around the world. You'll have the reassurance of dealing with the same trusted global brand and the same consistent, professional team. But you'll also have access to greater local knowledge and service – without needing to deal with third parties.

2

### We can also arrange packages using products from different insurers

We can put together packages that meet local healthcare regulations – whether that's working with an AXA insurer or in partnership with others. We can combine our own global expertise with the local knowledge of in-country firms to ensure you get the best of both worlds.

3

### You'll always deal with the same experienced global team

Our hugely knowledgeable in-house customer service team will ensure your employees continue to receive seamless support 24/7.

# Let us tick a few things off your to do list

Deciding on the best package for your team, making sure you're getting value for money, staying on top of the options available...  
It can all add up to a daunting to-do list.

## Flexible, cost-effective and compliant: how we help you shape the right plan for your business

- ✓ A range of packages to match your specific business needs
- ✓ Experienced, pro-active global account management team
- ✓ Compliant with local healthcare regulations – however often the regulations change
- ✓ Cost saving options built in
- ✓ Discounts negotiated with providers to give you better value
- ✓ Vigilant fraud prevention to keep costs fair and under control.



## Built for your business

Our experts will help you find the right solution to suit your business:

- No matter how many people you need to cover, no matter how many locations, no matter which of our products you're interested in, our team will help you create a benefits package to suit your business.
- Whether your people stay in one place, move for each assignment, or are international commuters, we can be there to support them.
- We offer everything from simple, off-the-shelf plans to fully bespoke packages tailored to your exact specifications.
- We can often match the benefits you receive from your current insurer.
- And as AXA is one of the world's largest insurers, you can be sure we have the experience and global resources to give your employees the support they need.



## Dedicated account management

Your experienced account management team will help you manage your plan and answer all your questions. You'll be able to count on the same consistent, experienced service every day, from a team that knows your business.

If you have a larger group to cover, your account director will also be happy to help you show the value of your benefits package to your stakeholders. They'll keep you updated on how your team is using their benefits, arrange regular email campaigns to engage your employees, share regular performance reports, and in many countries meet you face to face to talk things through in person.



## Keeping up with all the regulations

International healthcare regulations are complex – and they change frequently, often with little notice.

We do our research so you don't need to: we harness AXA's unique in-country expertise to help make sure your package meets the local healthcare regulations in the countries that are important to your business. That includes arranging specialised plans in places like the Gulf, Saudi Arabia, the Netherlands, Switzerland or Australia.\* We can set these up in any combination to suit your needs.

*\*Solutions available will depend on the size of your scheme.*





## Vigilant on costs

**You're careful about where your money goes: we are too.**

We keep a close eye on costs to make sure that your benefits package is a worthwhile investment – balancing your need to keep your employees in good health with your budget.

We use our size to negotiate hard with our healthcare providers – always aiming to secure valuable discounts that help your employees' benefits to go even further.

Our combination of award winning fraud investigation and dedicated claims risk management draws on the unique resources of the AXA Group to continuously work on your behalf around the globe. We make sure we're paying real claims, reviewing claim costs and making sure providers are charging what they should – while still ensuring your employees receive whatever care they need.

We work hard every day to keep costs under control and help keep premiums sustainable – so you can continue to keep your employees covered year after year.







## Maya's story with AXA since 2006

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“Kelly Rutter, the lady who is overlooking our case, has been fantastic. In such difficult times, when one's child is being treated with cancer, one needs all the support to allow a parent to be strong and instil strength in his/her child.

Kelly's sincere care and efficient attention went beyond professionalism. This is a tribute to AXA, your recruitment, your training and your culture. We were not only a number, a case: there was (and still is) personal care and support which exceeded our expectations. Kelly even sent a colouring book and colouring pencils for my child. I had tears in my eyes when she received them. Thank you for nurturing such a culture: it is indeed personalised care.”



**“We were  
not only  
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support”**



# Support for your employees – peace of mind for you

## Reassurance for your employees...



... means real benefits for you

### Multi-lingual advisers and health support



- ✓ Our experienced multi-lingual advisers are available 24/7 to help your people navigate the local system.
- ✓ They can also call our nurses, counsellors, midwives and pharmacists for help with any concern.



... so your employees can get answers fast – avoiding anxiety that can interfere with their work performance.

### Video appointments with a doctor



- ✓ Your employees can discuss any medical concern with an internationally qualified doctor by phone or video conference. They'll receive advice on the best next steps, and support wherever they are in the world



... that means your employees won't need to take time off to sit in a waiting room, and can fit appointments around their work.

### Second Medical Opinion



- ✓ Our Second Medical Opinion gives access to leading experts. It's backed up by case managers who can help to plan treatment and speak to practitioners in their language – all of which helps to stop needless anxiety about a diagnosis or treatment.



... so you can have full confidence that your employees are getting the right medical treatment to help them recover quickly.



## Reassurance for your employees...



## ... means real benefits for you

### Worldwide AXA Select network



- ✓ We have AXA Select healthcare providers in nearly 150 countries, and provide access to over 1 million healthcare facilities.
- ✓ We can often pay for treatment directly too.



... your employees won't need to travel far for care. That means less time spent on appointments, and they can get back to work faster too.

### Emergency evacuation



- ✓ For ultimate reassurance when something goes wrong, our evacuation and repatriation service will get them to the care they need – all arranged by our own AXA team.



... your employees can feel reassured that they'll always be looked after in an emergency.  
... and because we don't take these claims into account at renewal, you don't need to worry that a costly evacuation will increase your premium next year.

### Extra support for cancer



- ✓ If they're diagnosed with cancer, their case manager will help support with the paperwork, gather reports and speak to hospitals, helping to make your employee's life easier at a difficult time.



... this is the kind of reassurance that helps your employees see the benefits of staying with your company.

The services available as part of your plan may depend on your location and how many employees you need to cover. Please ask your employee benefits consultant, intermediary or AXA representative for more information.





## Want AXA on your side?

To find out more about any of our global products, simply speak to your employee benefit consultant, intermediary or AXA representative.

They'll be happy to help you get everything set up and running smoothly.

Plans are arranged and administered by AXA Global Healthcare (UK) Limited and underwritten by AXA PPP healthcare Limited.

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<sup>1</sup> AXA World of Work Report 2017.

The people used for the images in this document are models.