



Global healthcare

A perfect fit

Tailored business plans
Global health insurance
tailored to your business



Six key reasons to choose us

- 1** Part of one of the world's biggest insurers, with global resources to support your people wherever they go for you.
- 2** Consistent service to help you and your employees worldwide, with experienced multilingual advisers available 24/7.
- 3** We check the regulations so you don't need to, and can arrange plans tailored to multiple countries around the world.
- 4** Access to healthcare facilities in the places that matter to your business.
- 5** Cost containment options to keep your premiums under control.
- 6** Simple management dashboard to help you see how your people are using their plan.

Help your people go further for your business

You trust your people to look after your business. They trust you to look after them, wherever they go for you.

Even the most experienced employee on assignment needs to know that they'll have support they can rely on, wherever they go for your business.

That's where we fit in. With superb global health cover, including access to over 1.4 million healthcare facilities worldwide¹, you can be confident that your people will feel fully supported while they're working on assignment. That's an important reassurance when you're asking them to go a little bit further for you.

Who are we?

We're the global healthcare specialists for AXA, one of the world's leading insurers – a company that businesses have relied on to support and protect what matters to them for over 55 years². And we know what we're doing.

Built for business

Our research shows that businesses are set to send more people on international assignment in coming years – and more people will become international commuters from their home country too.³

That's why we've designed easy-to-manage plans with cost controls built in – so you can help keep your workforce performing at their best, at a price you're comfortable with.

AXA has offices worldwide, employing people in 57 countries. So you can be sure we have the experience and global resources to give both you and your employees the support you need. And our dedicated account management team will help you get everything running smoothly.

Simple to set up... simple to manage

Keeping track of all the local regulations, deciding on the best options for your team, adding and removing members, keeping an eye on claims... It can all add up to a daunting to-do list. Let us help tick a few of those boxes.



Designed to match your needs

Our professional team will work closely with you to set up your global health insurance plan, helping to make sure that you're offering the benefits that are important to you and your employees, and that they can access the right care wherever they're based.



Global reach: local expertise

As AXA's global healthcare specialists, we're uniquely placed to harness our in-country expertise right around the world – so wherever you're based, however complex your business needs, we can put together a plan tailored to multiple countries around the world.

Our experts also use their global and local knowledge to ensure your plan stays up to date with local healthcare requirements, no matter how frequently they change.

And we can access in-country resources to arrange plans in places with specific regulations, such as the Gulf, Saudi Arabia, the Netherlands, Switzerland and Australia. If you need cover in these countries, just give us a call: we can arrange a locally compliant plan alongside your international health plan, in any combination to suit your team.



Cost saving options to help you get the best value

Your plan is designed to balance your employees' needs and your budget, with cost saving options built in. You'll have a premium guarantee and a profit share scheme to give you cashback if your claims are low. You can also customise your plan to save more, with flexible benefit limits and excess options.

[See next page for more information.](#)



Dedicated account management

Your account management team will be on hand to help you manage your plan and answer all your questions.

You'll also have access to a management dashboard, giving you an overview of claims, how your people are using their plan, and whether you're on track to benefit from our cost-controlling profit share 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 – we can often 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.

42%

of HR directors at multi-national companies said that staff who terminated international assignments early, did so because of ill health¹

Get the cover that fits your team

When you're sending people abroad, they need to feel confident that they'll have support when they need it.

They go further for you: go further for them

- ✓ A package that meets local healthcare requirements in key corporate assignee destinations.
- ✓ Extra support including being able to speak to a nurse or counsellor by phone day or night.
- ✓ A simple, easy-to-use plan that travels with them.
- ✓ An easy online account to add claims and check membership details.
- ✓ Consistent global service 24/7.

A respected package – that still matches your budget

- ✓ A guarantee that your premium won't go up at your first renewal if claims stay under 75% of your annual premium (minus tax and commission).
- ✓ Different ways to cover existing medical conditions (underwriting styles).
- ✓ A range of excess options to cut your costs.
- ✓ Treatment allowances that you can increase or decrease to suit different employee groups.
- ✓ Profit share – our cashback scheme for companies with lower claims. We'll pay you money back after two years if your employees' claims add up to less than 75% of the total premium you've paid (minus tax and commission).
- ✓ We cap high-value claims at £35,000/€44,500/\$56,000 – your employees can claim more than this, but we won't count any amount over this figure when we work out your renewal premiums.
- ✓ A management dashboard to give you an overview of how your employees are using their plan.

67%

of ex-pat workers say they
rely on health insurance
to cover their health needs
while they are abroad ¹



Support your employees can rely on

We'll get your people the answers and the care they need. Quickly, reliably, easily.



Emergency evacuation and repatriation as standard

If any of your employees have a serious accident or illness and can't get the help they need locally, we'll arrange for them to be evacuated to the nearest medical facility. And then when they're ready, we'll get them back again.

We don't take emergency evacuation and repatriation claims into account when we work out your renewal premium.



Second opinion from global experts

To perform at their very best, your employees need to feel confident about their health. If any of your employees are ever unsure about their diagnosis, they can get a second opinion from an independent expert. And if they need it, we can arrange for them to have a medically trained case manager who can speak to local health providers in their language, and support your employee from diagnosis to recovery – helping them get back to full strength faster.

The second medical opinion service is available over the phone to all our members.



Fast, simple access to care

AXA membership gives your people access to over 1 million healthcare facilities worldwide. And with trusted AXA Select healthcare providers in key expat destinations and almost 150 countries, your team will be able to access expert care no matter where they happen to be.

Your employees can manage everything online, or call our multi-lingual advisors 24/7 – we can even help them with translation over the phone.

No matter where your people are, we'll be there for them, with the same consistent, friendly service.



A doctor at their fingertips

Finding the time to visit a doctor around a busy work schedule can often be a struggle. However, with our virtual doctor service, your employees can discuss any medical concern with an internationally qualified doctor by phone or video consultation, wherever they are in the world.

This service is available in selected regions. Speak to your AXA representative to find out more.



Tailor your cover

For groups of 50 to 150 employees – a single plan that's easy to set up and easy to manage. For more information about how our cover works in your area and for your team, please see the summary of cover [here](#).

1

Where do you need cover for?

Choose the cover area that's best for each employee:

- ☐ Worldwide
- ☐ Worldwide, excluding the USA
- ☐ Channel Islands, Isle of Man, UK and Europe

Your employees are covered everywhere in their cover area, whether they're at home, on holiday or on a work trip.

Visiting the USA? Even if you choose 'Worldwide, excluding the USA', with most of our plans your employees will still have emergency cover when visiting the USA.

2

Which cover level suits your employees?

You can choose different levels for different employee groups:

☐ **Standard** – for superb value, covering CT, PET and MRI scans, hospital stays and emergency transport

☐ **Comprehensive** – for extra cover including out-patient treatment

☐ **Prestige** – for more reassurance, including routine pregnancy and childbirth, and travel insurance

☐ **Prestige Plus** – for our ultimate cover, with extensive out-patient benefits and dental cover included

Covering employees in the Channel Islands or Isle of Man? Take a look at our summary [here](#).

3

Customise your employees' cover

Customise your cover by adding upgrades or changing limits on:

- › Out-patient cover
- › Medical practitioner cover
- › Complementary practitioner cover
- › Dental care
- › Optical cover
- › Health checks
- › Routine pregnancy and childbirth (Global health plan only)
- › Drugs and dressings (Global health plan only)
- › Off-islands transportation (Islands Health Plan only)
- › Travel insurance

The benefits and limits you can flex will depend on the cover level you've chosen.

4

Manage your costs with an excess

Add an excess to help bring your premiums down:

- › We offer a wide range of excesses to help you get quality cover but still match your budget.
- › You can add different excesses for different groups of employees.
- › You can ask employees to pay the excess, or pay it yourself.

International cover

1 of 3

To find out how you can customise your cover by adding upgrades or changing limits, see [here](#)

Our global health plan

Can I add an excess to bring my premium down?

You can choose an excess level to suit your budget:

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

All excesses are per person, per year.

Summary of benefits

Benefit allowance	Standard	Comprehensive	Prestige	Prestige Plus
Benefit allowance per member	Up to £1,000,000/ €1,275,000/\$1,600,000 each year	Up to £1,500,000/ €1,900,000/\$2,400,000 each year	Up to £2,000,000/ €2,550,000/\$3,200,000 each year	Up to £5,000,000/ €6,375,000/\$8,000,000 each year
In-patient and day-patient cover	Standard	Comprehensive	Prestige	Prestige Plus
In-patient and day-patient treatment including surgeons', anaesthetists', physicians' and consultants' charges, diagnostic tests and physiotherapy	Within benefit allowance			
Cash benefit for each night you receive free in-patient treatment and free hospital accommodation	£100/€125/\$160 a night			£150/€190/\$240 a night
Parent accommodation charges for one parent staying with a child member under 18	Within benefit allowance			
In-patient psychiatric treatment	100 days per member lifetime			
Out-patient cover	Standard	Comprehensive	Prestige	Prestige Plus
Surgical procedures	Within benefit allowance			
Medical practitioner charges for consultations	Not included – optional upgrade available: Out-patient limit of £750/€950/\$1,200 £200/€250/\$320 limit on complementary practitioner charges from the out-patient limit £150/€190/\$240 limit on vaccinations from the out-patient limit	Out-patient limit of £3,500/€4,460/\$5,600 £300/€380/\$480 limit on complementary practitioner charges from the out-patient limit £300/€380/\$480 limit on vaccinations from the out-patient limit	Out-patient limit of £5,750/€7,330/\$9,200 £300/€380/\$480 limit on complementary practitioner charges from the out-patient limit £300/€380/\$480 limit on vaccinations from the out-patient limit	Within benefit allowance
Diagnostic tests				Within benefit allowance
Psychiatric illness consultations and treatment				Paid in full up to 30 sessions within benefit allowance
Physiotherapy				Paid in full up to 35 sessions within benefit allowance
Complementary practitioner charges				Paid in full up to 35 sessions within benefit allowance
Vaccinations and their administration by a medical practitioner or nurse				Up to £500/€635/\$800 each year
Chinese herbal medicine	Included within the complementary practitioner benefit limit			Up to 15 sessions at £100/€125/\$160 per session within benefit allowance
Out-patient drugs and dressings prescribed by a medical practitioner	Not included	Up to £500/€635/\$800 each year	Up to £750/€950/\$1,200 each year	Within benefit allowance

You can increase or decrease the limits within these benefits – see [here](#)

International cover continued

2 of 3

To find out how you can customise your cover by adding upgrades or changing limits, see [here](#)

Brain and Body Scans	Standard	Comprehensive	Prestige	Prestige Plus
CT, MRI and PET scans received as an in-patient, day-patient or out-patient	Within benefit allowance			
Cancer cover	Standard	Comprehensive	Prestige	Prestige Plus
Radiotherapy and chemotherapy received as an in-patient, day-patient or out-patient	Within benefit allowance			
Chemotherapy and/or biological drug treatment to prevent a recurrence of cancer or to maintain remission	Within benefit allowance			
Experimental drug treatments as part of an ethically approved drug trial	Within benefit allowance			
Follow up consultations if you remain a member and your policy includes out-patient cover	Not included – optional upgrade available	Membership lifetime		
Nurse to give you chemotherapy for cancer or antibiotics by intravenous drip at home	Not included	Up to 14 days	Up to 28 days	
Purchase of wigs during active treatment of cancer	Up to £400/€510/\$640			
Day-patient radiotherapy & chemotherapy cash benefit when treatment and accommodation has been free of charge	£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
Chronic cover	Standard	Comprehensive	Prestige	Prestige Plus
Routine follow up consultations and 120 day limit on in-patient treatment	Not included	Included		
Kidney dialysis in-patient, day-patient or out-patient treatment	Not included	Up to £25,000/ €31,875/\$40,000	Up to £50,000/ €63,750/\$80,000	Up to £75,000/ €95,625/\$120,000
Pregnancy cover, HIV/AIDS and palliative care	Standard	Comprehensive	Prestige	Prestige Plus
Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)	Not included	Not included – optional upgrade available: Up to £5,000/ €6,375/\$8,000	Up to £10,000/ €12,750/\$16,000	Up to £12,000/ €15,300/\$19,200
HIV/AIDS treatment including Antiretroviral Treatment (ART)	Not included			Up to £40,000/ €51,000/\$64,000
Palliative care	Not included		Up to 30 days (Cancer diagnosis only)	Up to 30 days

55%
of employers said that international health insurance was the benefit their employees on international assignment valued the most¹

International cover continued

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To find out how you can customise your cover by adding upgrades or changing limits, see [here](#)

What’s not covered?

As with most health insurance, there are limits and exclusions on these plans. They don’t cover:

- ✗ Treatment designed to prevent illness rather than treat it.
- ✗ Treatment for injuries as a result of sports that you receive money for taking part in.
- ✗ Claims if you travel outside your area of cover to get treatment or against medical advice.
- ✗ Non-emergency treatment in the USA, unless you’ve chosen to include the USA in your cover.
- ✗ Treatment in the UK from providers that are not listed in our Directory of Hospitals unless you have a Prestige Plus plan.
- ✗ Your costs for arranging treatment, such as phone calls and travel.
- ✗ Depending on the cover you choose, conditions that started before your employees joined. When you join, we’ll talk to you about how we cover pre-existing conditions for your employees.

Full details of what members are and are not covered for are provided in the membership handbook, or are available on request.

Summary of benefits continued

Emergency treatment	Standard	Comprehensive	Prestige	Prestige Plus
Emergency treatment in the USA emergency in-patient and day-patient treatment (applicable only for plans with 'worldwide excluding USA' area of cover)	Up to 6 weeks up to a limit of £10,000/€12,750/\$16,000	Up to 6 weeks up to a limit of £15,000/€19,125/\$24,000	Up to 10 weeks up to a limit of £20,000/€25,500/\$32,000	Up to 10 weeks up to a limit of £30,000/€38,250/\$48,000
Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)	Not included			Up to £2,000/ €2,550/\$3,200
Ambulance transport for emergency transport to or between hospitals	Within benefit allowance			
Evacuation and repatriation service	Included			
Health and wellbeing cover	Standard	Comprehensive	Prestige	Prestige Plus
Non-routine dental treatment eg replacing crowns	50% of costs incurred up to £320/€405/\$510		50% of costs incurred up to £500/€635/\$800	80% of costs up to £3,500/€4,450/\$5,600
Routine dental treatment eg check ups, scale and polish	Not included	Not included – optional upgrade available: 80% of costs up to £1,000/€1,275/\$1,600	Not included – optional upgrade available: 80% of costs up to £1,500/€1,900/\$2,400	
Accidental damage to teeth	Up to £10,000/€12,750/\$16,000			
Prescription glasses and contact lenses	Not included	Up to £100/€125/\$160		Up to £200/€255/\$320
Eyesight test cover	Not included	Paid in full for one eye test per year		
Health check	Not included		Up to £300/€380/\$480 per person per year	Up to £400/€510/\$640 per person per year
Disability compensation cover	Not included		Up to £50,000/ €63,750/\$80,000	Up to £100,000/ €127,500/\$160,000
Spinal supports, knee braces and pneumatic walking boots, external prostheses during active treatment of cancer	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
Support and helplines	Standard	Comprehensive	Prestige	Prestige Plus
Personal Medical Case Management	Included			
Health at Hand	Included			
Doctor, Dental, Optical helpline	Included			
Travel insurance	Standard	Comprehensive	Prestige	Prestige Plus
International Travel Plan	Not included – optional upgrade available		Included	

You can increase or decrease the limits within these benefits – see [here](#)

Islands cover

1 of 2

To find out how you can customise your cover by adding upgrades or changing limits, see [here](#)

Summary of benefits

In-patient & day-patient treatment	Core		Classic	Premier	Ultimate
Hospital and accommodation charges	Paid in full				
Out of directory cash benefit when a member receives treatment at a facility in the UK not listed in the Islands Health Plan Directory of Hospitals	£100 each day / night				
Specialist fees (surgeons, anaesthetists and physicians)	No annual maximum				
Parent accommodation: Charges for one parent staying in hospital with a child under the age of 18 and covered by the policy	Paid in full				
Hotel accommodation for one parent while a child is in hospital	£100 a night up to £500 per year				
Emergency outside of Europe cover	Not included	Paid in full for up to 8 weeks treatment in any year up to a total of £25,000 a year	Paid in full for up to 8 weeks treatment in any year up to a total of £30,000 a year	Paid in full for up to 8 weeks treatment in any year up to a total of £50,000 a year	
Cash benefit for each night you receive free in-patient treatment and free hospital accommodation within the UK or Channel Islands	Not included	£50 per night up to £2,000 per year			£100 per night up to £2,000 per year
In-patient psychiatric treatment	100 days per lifetime membership				
Out-patient cover	Core		Classic	Premier	Ultimate
Surgical procedures	No annual maximum				
CT, MRI and PET scans received as an in-patient, day-patient or out-patient at any hospital in Europe and scanning centre within the Islands Health Plan Directory of Hospitals	Paid in full				
CT, MRI and PET scans per visit for using a CT, MRI or PET facility in the UK that is not listed as a scanning centre in the Islands Health Plan Directory of Hospitals	£100 each visit				
Psychiatric – out-patient consultations and treatment	Not included			Up to £1,000 per year	
Other out-patient treatment combined limit, including:	Not included	Up to £1,000 per year	Up to £2,500 per year	No annual maximum	
Specialist consultations	Not included	Treatment for GP referred physiotherapy and/or complementary practitioner treatment up to 10 sessions per year. Further sessions available under specialist referral up to your out-patient limit			
Complementary practitioner charges					
Physiotherapy					
Diagnostic tests					

You can increase or decrease the limits within these benefits – see [here](#)

Islands Health Plan

What’s my area of cover?

Guernsey, Jersey and Isle of Man, UK and Europe.

Which hospitals can I use?

You can use UK and island hospitals listed in the Islands Health Plan Directory of Hospitals, and in the rest of Europe you can use any hospital.

Access to our extended network of hospitals

You can also choose to extend your hospital network – giving you access to a greater range of hospitals in London.

Can I add an excess to bring my premium down?

You can choose an excess level to suit your budget:

☐ £100

☐ £250

☐ £500

☐ £1,000

☐ £2,000

All excesses are per person, per year.

Islands cover continued

2 of 2

To find out how you can customise your cover by adding upgrades or changing limits, see [here](#)

What’s not covered?

As with most health insurance, there are limits and exclusions on these plans. They don’t cover:

- ✗ Treatment of chronic conditions.
- ✗ Routine dental check-ups.
- ✗ Routine pregnancy and childbirth except for complications.
- ✗ Preventative treatment.
- ✗ Claims if you have travelled outside of Europe to get treatment.
- ✗ For treatment in the UK, any in-patient or day-patient treatment, MRI, CT or PET scans and oral surgical procedures not received in a hospital, scanning centre or facility listed in the Islands Health Plan Directory of Hospitals.
- ✗ Depending on the cover you choose, conditions that started before your employees joined. When you join, we’ll talk to you about how we cover pre-existing conditions for your employees.

Full details of what members are and are not covered for are provided in the membership handbook, or are available on request.

Summary of benefits continued

Cancer cover	Core	Classic	Premier	Ultimate
Radiotherapy and chemotherapy received as an in-patient, day-patient or out-patient	No annual maximum			
Drug treatment to prevent recurrence of cancer (excluding pre-existing conditions)	No annual maximum			
Follow-up consultations	Not included	No annual maximum within out-patient limit		No annual maximum
Day-patient and out-patient radiotherapy and chemotherapy cash benefit when treatment and accommodation has been free of charge	£50 per day up to £5,000 per year			
Experimental treatment for cancer	Costs and conditions to be agreed before treatment			
Hospital-at-home	Paid in full			
Palliative care	Included			
Hospice donation	Not included		£100 per night	
External prostheses during active treatment of cancer	Not included	Up to £1,500 per year	Up to £2,500 per year	Up to £5,000 per year
Purchase of wigs during active treatment of cancer	Not included	Up to £400 per year		
Transportation from the Islands to UK or another Island for eligible cancer treatment if local treatment is not available	Not included		Up to £1,000 per year	Up to £1,500 per year
Other benefits	Core	Classic	Premier	Ultimate
GP fees	Not included		Up to £500 per year	No annual maximum
Maternity cash benefit after one year of cover	Not included		£150 per birth	
Health check – contribution towards cost	Not included		Up to £100 every 2 years	Up to £200 every 2 years
Ambulance transport – for road ambulance for emergency transport to or between hospitals	Paid in full			
Evacuation and repatriation service	Paid in full			
Transportation from the Islands to UK or another Island if local treatment is not available	Up to £1,500 per year			
Accidental damage to teeth	Not included		Up to £1,000 per year	
Dental and optical cover	Not included – optional upgrade available: 80% of the cost for non-routine dental treatment, up to £150 each year Up to £25 towards an eye test each year 80% of the cost for prescription glasses and contact lenses, up to £100 each year			Non-routine dental treatment: 80% refund up to £350 per year Optical cover: 80% refund £200 per year Up to £25 for an eye test

You can increase or decrease the limits within these benefits – see [here](#)

Customise your cover

Customise your plan by adding cover or changing limits

Customising your international cover

Standard	Comprehensive	Prestige	Prestige Plus
Out-patient cover			
<div><div>+</div><div>Add extra out-patient cover</div></div> <div><div>⚙️</div><div>Flex:</div><div>Out-patient limit</div><div>Medical practitioner consultations</div><div>Complementary practitioner charges</div></div>	<div><div>✓</div><div>Included</div></div> <div><div>⚙️</div><div>Flex:</div><div>Out-patient limit</div><div>Medical practitioner consultations</div><div>Complementary practitioner charges</div><div>Drugs and dressings</div></div>	<div><div>✓</div><div>Included</div></div> <div><div>⚙️</div><div>Flex:</div><div>Out-patient limit</div><div>Medical practitioner consultations</div><div>Complementary practitioner charges</div><div>Drugs and dressings</div></div>	<div><div>✓</div><div>Included</div></div> <div><div>⚙️</div><div>Flex:</div><div>Out-patient limit</div><div>Medical practitioner consultations</div><div>Complementary practitioner charges</div><div>Drugs and dressings</div></div>
Prescription glasses and contact lenses			
<div><div>+</div><div>Add prescription glasses and contact lenses</div></div> <div><div>⚙️</div><div>Flex prescription glasses and contact lenses limit</div></div>	<div><div>✓</div><div>Included</div></div> <div><div>⚙️</div><div>Flex prescription glasses and contact lenses limit</div></div>	<div><div>✓</div><div>Included</div></div> <div><div>⚙️</div><div>Flex prescription glasses and contact lenses limit</div></div>	<div><div>✓</div><div>Included</div></div> <div><div>⚙️</div><div>Flex prescription glasses and contact lenses limit</div></div>
Dental cover			
<div><div>+</div><div>Add routine dental</div></div> <div><div>⚙️</div><div>Flex dental care limits</div></div>	<div><div>+</div><div>Add routine dental</div></div> <div><div>⚙️</div><div>Flex dental care limits</div></div>	<div><div>+</div><div>Add routine dental</div></div> <div><div>⚙️</div><div>Flex dental care limits</div></div>	<div><div>✓</div><div>Included</div></div> <div><div>⚙️</div><div>Flex dental care limits</div></div>
Health checks			
<div><div>✗</div><div>Not available</div></div>	<div><div>✗</div><div>Not available</div></div>	<div><div>⚙️</div><div>Flex health check contribution limit</div></div>	<div><div>⚙️</div><div>Flex health check contribution limit</div></div>
Pregnancy and childbirth			
<div><div>✗</div><div>Not available</div></div>	<div><div>+</div><div>Add routine pregnancy and childbirth cover</div></div>	<div><div>✓</div><div>Included</div></div>	<div><div>✓</div><div>Included</div></div>
Travel Insurance			
<div><div>+</div><div>Add international travel plan</div></div>	<div><div>+</div><div>Add international travel plan</div></div>	<div><div>✓</div><div>Included</div></div>	<div><div>✓</div><div>Included</div></div>

Customising your islands cover

Core	Classic	Premier	Ultimate
Out-patient cover			
<div><div>+</div><div>Add extra out-patient cover</div></div> <div><div>⚙️</div><div>Flex:</div><div>Out-patient limit</div><div>Complementary practitioner charges</div></div>	<div><div>✓</div><div>Included</div></div> <div><div>⚙️</div><div>Flex:</div><div>Out-patient limit</div><div>Complementary practitioner charges</div></div>	<div><div>✓</div><div>Included</div></div> <div><div>⚙️</div><div>Flex:</div><div>Out-patient limit</div><div>Complementary practitioner charges</div></div>	<div><div>✓</div><div>Included</div></div> <div><div>⚙️</div><div>Flex:</div><div>Out-patient limit</div><div>Complementary practitioner charges</div></div>
GP fees			
<div><div>+</div><div>Add GP fees</div></div> <div><div>⚙️</div><div>Flex limit for GP fees</div></div>	<div><div>+</div><div>Add GP fees</div></div> <div><div>⚙️</div><div>Flex limit for GP fees</div></div>	<div><div>✓</div><div>Included</div></div> <div><div>⚙️</div><div>Flex limit for GP fees</div></div>	<div><div>✓</div><div>Included</div></div> <div><div>⚙️</div><div>Flex limit for GP fees</div></div>
Dental and optical cover			
<div><div>+</div><div>Add dental and optical</div></div> <div><div>⚙️</div><div>Flex limits for all types of dental and optical cover</div></div>	<div><div>+</div><div>Add dental and optical</div></div> <div><div>⚙️</div><div>Flex limits for all types of dental and optical cover</div></div>	<div><div>+</div><div>Add dental and optical</div></div> <div><div>⚙️</div><div>Flex limits for all types of dental and optical cover</div></div>	<div><div>✓</div><div>Included</div></div> <div><div>⚙️</div><div>Flex limits for all types of dental and optical cover</div></div>
Health checks			
<div><div>✗</div><div>Not available</div></div>	<div><div>✗</div><div>Not available</div></div>	<div><div>⚙️</div><div>Flex health check contribution limit</div></div>	<div><div>⚙️</div><div>Flex health check contribution limit</div></div>
Transportation from the Islands to UK or another Island			
<div><div>⚙️</div><div>Flex transportation limit</div></div>	<div><div>⚙️</div><div>Flex transportation limit</div></div>	<div><div>⚙️</div><div>Flex transportation limit</div></div>	<div><div>⚙️</div><div>Flex transportation limit</div></div>
Extended network of hospitals			
<div><div>+</div><div>Add access to greater range of hospitals in London</div></div>	<div><div>+</div><div>Add access to greater range of hospitals in London</div></div>	<div><div>+</div><div>Add access to greater range of hospitals in London</div></div>	<div><div>+</div><div>Add access to greater range of hospitals in London</div></div>

✓

Cover already included

✗

Cover not available

+

Cover that can be added

⚙️

Cover where you can increase or decrease the limits

Maya's story with AXA since 2006

“Kelly, 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
a number, a case:
there was personal
care and support”**



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¹ Based on treatment providers in the AXA Select network worldwide, as of January 2020.

² AXA group of companies have been providing cross-border health insurance plans since 1963.

³ AXA World of Work Report, 2017. Research undertaken by Research Plus among a sample of 372 globally mobile workers and 250 HR directors.

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

Dependent on where you are based, your policy will be insured by the AXA insurer most appropriate for compliance purposes.

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