

Summary of benefits

Your summary of benefits

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inclination for the content of the c	Area of cover	Guernsey, Jersey and Isle of Man, UK and Europe
#####################################	Hospital network	
Page	Extended hospital network option	
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Activity and controlled controlled on Charge from the past of the	Specialist fees (surgeons, anaesthetists and physicians)	V
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Mind Health service Second Opinion service	Virtual Doctor service Virtual prescription costs	£200 per year for prescriptions issued through the Virtual Doctor service
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	Second Opinion service	V
	24/7 Health Support Line	✓

Key 🗸 Included 💃 Not included 🛨 Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently

Tailor your cover with our optional benefit

Access to our extended network of hospitals

As well as access to hospitals in Europe, the Channel Islands and the UK (as listed in the Islands Health $Plan\,Directory\,of\,Hospitals), you\,can\,choose\,to\,extend\,your\,hospital\,network\,and\,gain\,access\,to\,a$ $greater \, selection \, of \, hospitals \, in \, London.$

Like most health insurance policies, there are a number of exclusions on our **Islands Health Plan**

Some of the key exclusions include:

- 🗶 Treatment of medical conditions that you were aware of before you joined unless our medical history disregarded option is selected (available only for corporate groups of 10 or more)
- **X** Treatment of chronic conditions
- **✗** Routine dental check-ups
- $oldsymbol{x}$ 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 inpatient 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.

¹AXA 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.