



Global healthcare

Forward. Together.

Your guide to international
private medical insurance
for business.

Global healthcare solutions for business

We know the significance of finding healthcare cover that works for the business, as well as the employee.

Big or small, it's important that international businesses have access to an employee medical benefit package that ensures their employees feel looked after.

It's also essential that the benefits they're offered don't come at a cost that's detrimental to the business.

We're here to help

Offer your clients an international private medical insurance plan that makes sense. Depending on business size, there's a range of options that'll allow them to create a plan that their employees will really value.

Ready to go (2-49 lives)

Pre-packaged plans with the flexibility of optional upgrades, allowing your clients to enhance and customise their basic cover to ensure they're only paying for what's important to their business.



With three products available, and a range of optional upgrades, your SME clients can select a plan that works for them. And with additional benefits such as medical evacuation, and second medical opinion services embedded in every plan, their employees can rest easy knowing AXA can be there for them when they need it most.



The most popular product, the International Health Plan, offers four levels of cover: from in-patient only (Standard), to a more holistic package with fuller coverage (Prestige & Prestige Plus).

Tailored (50-150 lives)

For mid-corporate sized groups, offer your clients flexible solutions, and give them greater autonomy over their benefits and cover levels.



Starting with the International or Islands Health Plans, clients have the option of tailoring key benefits to suit their business' needs.



Once your client has designed their plan, they'll receive an annual management information dashboard to help them keep on top of things. There's also cost containment measures including a subscription guarantee, profit share, and specific stop loss cover.

Bespoke (151+ lives)

Build a plan for your clients' budget and requirements.



Our large corporate plans are bespoke and unique to each client. Your client can choose to match their existing cover, or design a plan from scratch.



With dedicated support through their own account management team, your clients will have access to online tools such as Corporate Services Online, as well as management information reporting to help them keep track of the scheme.



We even offer bespoke member sites and handbooks for employees insured under the scheme, helping them to make the most of their healthcare cover.

Introducing 'extended out-patient'

We know that small businesses want benefit packages that'll help them attract and retain employees, but at a cost that doesn't break the bank.

We've introduced a new optional upgrade to the Comprehensive level of cover on the International Health Plan, giving your SME clients access to **full refund** out-patient cover that their employees will really value, without the overheads of an all-encompassing plan.

The 'extended out-patient' optional upgrade covers the following up to the overall policy allowance:



Drugs & dressings:

Full refund on out-patient drugs and dressings prescribed by a medical practitioner



Consultations:

Full refund for medical practitioner charges for out-patient consultations



Diagnostics:

Full refund for out-patient diagnostic tests



Psychiatric:

30 sessions of out-patient psychiatric treatment



Physiotherapy:

35 sessions of out-patient physiotherapy treatment

At a glance: Out-patient cover across the International Health Plan

	Standard with out-patient upgrade	Comprehensive	Comprehensive with extended out-patient upgrade	Prestige	Prestige Plus
Overall annual policy limit per member	£1,000,000 / €1,275,000 / \$1,600,000	£1,500,000 / €1,900,000 / \$2,400,000	£1,500,000 / €1,900,000 / \$2,400,000	£2,000,000 / €2,550,000 / \$3,200,000	£5,000,000 / €6,375,000 / \$8,000,000
Out-patient					
Surgical procedures	Included*	Included*	Included*	Included*	Included*
Medical practitioner charges for consultations	Combined overall limit: £750 / €950 / \$1,200	Combined overall limit: £3,500 / €4,460 / \$5,600	Full refund*	Combined overall limit: £5,750 / €7,330 / \$9,200	Full refund*
Diagnostic tests			Full refund*		Full refund*
Consultations and treatment for psychiatric illness	Complementary practitioner limit of £200 / €250 / \$320 from the limit shown above	Complementary practitioner limit of £300 / €380 / \$480 from the limit shown above	Paid in full up to 30 sessions*	Complementary practitioner limit of £300 / €380 / \$480 from the limit shown above	Paid in full up to 30 sessions*
Physiotherapy			Paid in full up to 35 sessions*		Paid in full up to 35 sessions*
Complementary practitioner charges	Vaccinations limit of £150 / €190 / \$240 from the limit shown above	Vaccinations limit of £300 / €380 / \$480 from the limit shown above	£300 / €380 / \$480	Vaccinations limit of £300 / €380 / \$480 from the limit shown above	Paid in full up to 35 sessions*
Vaccinations and their administration by a medical practitioner or nurse			£300 / €380 / \$480		£500 / €635 / \$800
Chinese herbal medicine	Included within the complementary practitioner benefit	Included within the complementary practitioner benefit	Included within the complementary practitioner benefit	Included within the complementary practitioner benefit	Up to 15 sessions at £100 / €125 / \$160 per session*
Out-patient drugs and dressings as prescribed by a medical practitioner	Not included	Up to £500 / €635 / \$800*	Full refund*	Up to £750 / €950 / \$1,200*	Full refund*

* within the overall annual policy limit

For full details of what is and isn't covered under the International Health Plan, please see the membership handbook. You can find all of our literature on **Amplify International**, or speak to your AXA representative for printed copies.



When we say full refund, we mean it.
Give your clients access to uncapped out-patient cover, up to their overall policy limit.

**To get a quote for your business clients,
speak to your AXA representative today**

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PB63771/04.18

