



Global healthcare

Your cover, continued  
Access to care abroad  
**Still by your side**  
Islands exclusive

Islands Health Plan  
Access private healthcare in the  
Channel Islands, Isle of Man, UK  
and Europe.



# Continuing your healthcare cover

Once you leave your company, you'll no longer be covered on their international healthcare scheme. But don't worry, as the scheme was provided by AXA, it's easy for you and your family to continue your cover on one of our personal plans. And you can have it all set up before you leave.<sup>†</sup>



## What we're offering you:

- A chance to keep your cover for previous and existing medical conditions. (Some of the benefit limits you had on your company plan may differ on a personal plan).
- Up to 120 days to take up the offer, after leaving your company scheme. You can also benefit from this offer before you leave.

You may find it difficult to continue your cover for any existing or previous medical conditions at a later date.

It's also important to note that if you decide to move insurers, you and any family members covered on your policy, wouldn't be guaranteed this continuity of cover.

## How to continue your cover

Call us today on our dedicated helpline: +44 (0) 1892 612 080.\*

We can help explain your options, go through what is and isn't covered and set up your cover for you.



<sup>†</sup>Due to restrictions in some countries, we might not be able to provide you with cover. To find out more, just get in touch.

\*Lines are open Monday to Friday, 8am-5pm (UK time). We may record and/or monitor calls for quality assurance, training and as a record of our conversation.



# The Islands Health Plan puts you in charge of your healthcare choices

## Access the treatment you need - locally, in mainland UK or in Europe

- ✓ You can reach our dedicated, friendly team easily and quickly – with expert support available around the clock.
  - ✓ If you can't get local help, AXA will support you with the costs for travelling to another island or the UK for treatment.
  - ✓ Our Islands Health Plan is carefully designed to give you and your family access to the care you need whenever you need it.
  - ✓ With our Islands Health Plan you'll have access to our medical network on the islands and across the UK.
- You can use the Islands [Directory of Hospitals](#) to see which hospitals this includes. You can also choose to extend your hospital network and gain access to a greater selection of hospitals in London.
- ✓ You'll have the certainty of a predictable monthly, quarterly or yearly regular cost, not a sudden bill after you've had the treatment.

Our award-winning service is rated consistently high by our members, with a rating of 4.75/5.<sup>1</sup>



# Choose an Islands Health Plan that suits you

We'll help you choose a plan and be there to help with any questions you have, any time.

## Which level of cover suits you?

Choose the cover that's right for you:

Core	Classic	Premier	Ultimate
Includes hospital stays; emergency transport; and CT, MRI and PET scans.	Includes outpatient treatment.	Includes GP fees and an annual health check for each person covered.	Top-level cover that includes dental and optical, with extensive outpatient benefits.


## Need to upgrade your cover?

Boost your cover with added benefits:

Core	Classic	Premier	Ultimate
+ Dental and optical cover	+ Dental and optical cover	+ Dental and optical cover	+ Access to extended hospital network
+ Access to extended hospital network	+ Access to extended hospital network	+ Access to extended hospital network	

All levels of cover include access to the Virtual Doctor and Mind Health services.

+ Optional upgrade

 Choose your plan





# Choose an Islands Health Plan that suits you (cont.)

We'll help you choose a plan and be there to help with any questions you have, any time.

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## Further customise your cover

- ✓ When you choose the Islands Health Plan, you can choose if you'd like to pay monthly, quarterly or annually.
- ✓ You can also choose to add an excess. That means if you claim you'll agree to pay up to a certain amount per person, per policy year. In return you'll pay less for your premiums.


## Here's an example:

David works in Saint Helier but often travels elsewhere for work and to visit family.

He's chosen Premier cover level so that he's covered for visits to his GP, and added the dental and optical upgrade to help with the cost of his glasses. Then he's cut costs by adding an excess of £200. He also knows that no matter which level of cover he chooses, he can speak to a doctor over the phone or online, 24/7, with the Virtual Doctor service.

More than 82.1% of claims are paid within 2 days.<sup>2</sup>



 Choose your plan

# Support for you and your family

You have one of the world's leading insurers<sup>3</sup> at your side, ready to support you whenever you need us.

## Why AXA?



### Getting you where you need to be

If you have an accident or illness and can't get the help you need on your island, we'll pay towards getting you where you need to be – whether that's another island or mainland UK.



### Support with access to local care

We work closely with trusted local healthcare providers across our network, so we can often pay claims directly. This means less hassle for you, as you're not left out-of-pocket.



### Extra cancer support

Our dedicated care team is available by phone from 9am to 5pm UK time for members receiving cancer treatment on the mainland. They can:

- reduce the burden of claiming, so you can focus on your wellbeing
- contact specialists and hospitals to ensure your authorisation is in place
- answer any cancer related queries you may have
- simply be there to listen.

## Our Virtual Care from AXA offering includes:



### Virtual Doctor service

See a qualified doctor, virtually anywhere

With the Virtual Doctor service, you can book a medical consultation with a qualified doctor on the phone or by video chat – at a time that suits you,<sup>4</sup> from anywhere in the world.



### Mind Health service

Helping you conquer life's challenges,  
one call at a time

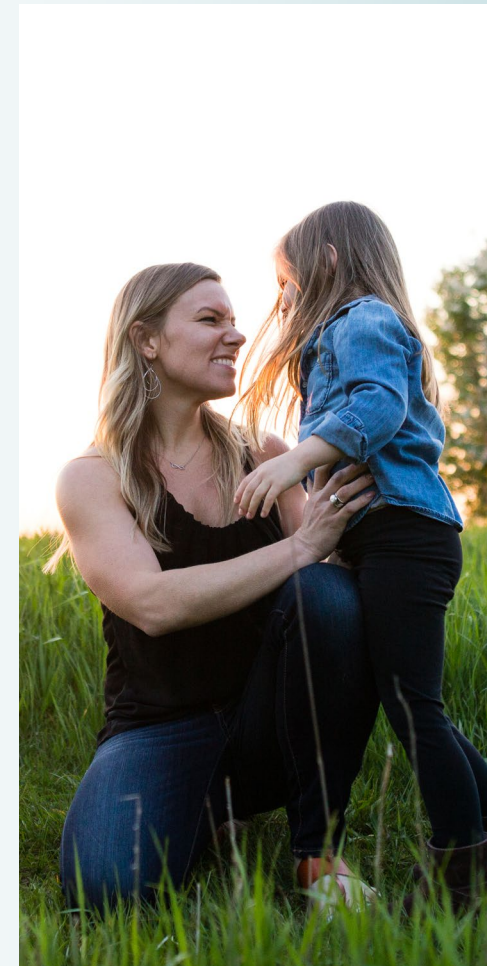
The Mind Health service connects you with a fully qualified psychologist who will provide the support you need from wherever you are in the world. Whether that's one phone call or a course of up to six sessions per health concern, per policy year.<sup>5</sup> Together we can take on life's challenges.



### Second Medical Opinion service

It helps to be sure

If you ever feel unsure about a diagnosis or treatment plan you've received, our Second Medical Opinion service can help bring you peace of mind. Whether you want a better understanding of local healthcare practices, need details explained to you in a language of your choice, or if you'd simply like to make sure you've explored every available option, we'll assign a doctor to review your case and support you throughout your treatment. Together, we'll make sure you get the reassurance you need so you can focus on getting better.



 Support for you  
and your family

# Plans in detail

For more information, see your membership handbook.

## Islands Health Plan

### What’s my area of cover?

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

### Which hospital can I use?

The Islands Health Plan Directory of Hospitals for UK and Channel Islands hospitals, any hospital in Europe.

### Access to our extended network of hospitals

You’ll have access to hospitals in Europe as well as hospitals listed in the Directory of Hospitals for the Channel Islands and the UK. You can also choose to extend your hospital network and gain access to a greater selection of hospitals in London.

### What upgrades can I add?

#### Dental and optical cover

For Core, Classic and Premier, you can add cover to include:

- + 80% of the cost for non-routine dental treatment, up to £150 each year
- + 80% of the cost for prescription glasses and contact lenses, up to £100 each year
- + Up to £25 towards an eye test each year

Dental and optical cover is automatically included on Ultimate plans.

## Summary of benefits

Inpatient & 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	✗	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 inpatient treatment and free hospital accommodation within the UK or Channel Islands	✗	£50 per night up to £2,000 per year			£100 per night up to £2,000 per year
Inpatient psychiatric treatment	100 days per member lifetime				
Outpatient cover	Core	Classic	Premier	Ultimate	
Surgical procedures	No annual maximum				
CT, MRI and PET scans received as an inpatient, day patient or outpatient 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 – outpatient consultations and treatment	✗			Up to £1,000 per year	
Other outpatient treatment – combined limit, including:	✗	Up to £1,000 per year	Up to £2,500 per year	No annual maximum	
• Specialist consultations • Complementary practitioner charges • Physiotherapy • Diagnostic tests	✗	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 outpatient limit			

# Plans in detail (cont.)

For more information, see your membership handbook.

## Summary of benefits

Cancer cover	Core	Classic	Premier	Ultimate
Radiotherapy and chemotherapy received as an inpatient, day patient or outpatient	No annual maximum.			
Drug treatment to prevent recurrence of cancer (excluding pre-existing conditions)	No annual maximum			
Follow-up consultations	✗	Up to the combined outpatient limit		No annual maximum
Day patient and outpatient radiotherapy and chemotherapy cash benefit when treatment and accommodation has been free of charge	£50 per day up to £5,000 per year			
New or experimental surgical procedures for cancer	Costs and conditions to be agreed before treatment			
Hospital-at-home	Paid in full			
Palliative care for cancer including treatment such as radiotherapy, chemotherapy and surgery to relieve pain	✓			
Hospice donation	✗		£100 per night	
External prostheses during active treatment of cancer	✗	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	✗	Up to £400 per year		
Transportation from the Islands to UK or another Island for eligible cancer treatment if local treatment is not available*	✗		Up to £1,000 per year	Up to £1,500 per year

\*Transportation for cancer treatment is an additional allowance to other transportation benefits for general medical treatment.



# Plans in detail (cont.)

For more information, see your membership handbook.

## Summary of benefits

Other benefits	Core	Classic	Premier	Ultimate
Virtual Doctor service	No annual maximum £200 towards prescription costs following consultation			
Second Medical Opinion service	No annual maximum			
Mind Health service	Up to six sessions per health concern			
GP fees	✗		Up to £500 per year	No annual maximum
Maternity cash benefit after one year of cover	✗		£150 per birth	
Health check – contribution towards cost	✗		Up to £100 every two years	Up to £200 every two 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	✗		Up to £1,000 per year	
Dental and optical cover	+			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

# What's not covered?

As with most health insurance, there are limits and exclusions on these plans.

## They don't cover

✗	Routine follow-up consultations and monitoring 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 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.





# Common questions

If you're thinking about continuing your healthcare cover, let us help.



## What is the continuation of cover offer?

If you begin your personal plan within the 120 day period after your corporate scheme ends, you can stay covered for your previous and existing medical conditions, subject to the benefits and terms of the new plan you've chosen.



## How long do I have to use the offer?

You have 120 days from the date your corporate healthcare cover ends, to take up our offer. You'll have no gaps in your cover and you can choose from our range of personal plans.



## Can I choose the day my new policy starts?

Although you have 120 days to contact us, we'll always start your new policy on the date you left your company plan. This makes sure there's no gap in your cover. So get in touch early and make the most of your new plan right away.



## Why is it important to take the offer now?

After the first 120 days, we can't guarantee that we'll be able to offer you continuous cover so if you still need healthcare insurance, it's best to speak to us straight away.

Plus if you decide to move insurers, they may not be able to offer you cover for medical conditions you or your family had while you were with us.



## Do I have to wait until I've left my company before setting up my new plan?

No, you can talk to us anytime about your new plan and we can set it up to start the day you leave your company scheme.

You don't need to give us any documentation from your company and if you have any questions about your new cover, we can go through them over the phone.



## Can I add my family members?

Yes, you can add family members to your new policy. If any of your dependents were also covered on your corporate scheme, they'll be able to continue their cover too, as long as you let us know within 120 days.



## Will my benefits stay the same?

Your benefits will depend on the cover level you choose. However your company may have chosen to include specific benefits and limits for their employees which may not be available on our personal plans.



# Want us by your side?

To find out more or get a quote, please get in touch.



Give us a call on  
**+44 (0)1892 596 418**

Lines are open Monday - Friday  
8am-5pm (UK time)



Email us at  
**internationalsales.health@axa.com**

Visit our website  
**axaglobalhealthcare.com**

 **Next steps**

<sup>1</sup> Customers rated our service 4.75 out of 5 stars via the Customer Service Instant Customer Feedback tool between 1 November 2023 and 31 October 2024, based on 21,218 responses.

<sup>2</sup> 82.1% of eligible claims submitted online between 24 January and 24 November, were paid within two days.

<sup>3</sup> AXA is the #2 insurance brand, according to Interbrand's 2024 Best Global Brands report.

<sup>4</sup> Appointments are subject to availability. You do not need to pay or claim for a consultation, but you will be charged for the cost of the initial phone call when using the call back service. You won't be charged if you request a call back using the app or online portal. Telephone appointments are available 24/7/365 and call-backs are typically within 24 hours. Video appointments in English, Spanish and Mandarin are available 8am and 12am (UK time), Monday to Friday. Video appointments in German are available 8am to 8pm (CET), Monday to Friday. In Singapore, all appointments are conducted only via video and in English 10am to 7pm (Singapore Standard Time), Monday to Sunday. This service is part of our Virtual Care offering and is provided by Teladoc Health.

<sup>5</sup> Mind Health psychologist appointments are available in English and Spanish 9am and 5.30pm (UK time), Monday to Friday. Appointments for members calling from the UAE are available in Arabic, English and French 9am to 8pm, Saturday to Thursday, and Friday 9am to 4pm (UAE time). Provided by Teladoc Health.

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