



The doctor in their pocket



Our virtual doctor service allows customers with out-patient cover to speak to a doctor online, or over the phone, wherever they are.

Here's some answers to key questions you or your clients might have about the service.





Who's the provider of the virtual doctor service?

We've partnered with Advance Medical to provide our customers with trusted healthcare advice, wherever they are in the world.

Advance Medical is an independent international health care services provider. They've got over 18 years' experience in global healthcare, helping patients across the world including Europe, the USA, South America, the Middle East and Africa, and Asia Pacific.

Where will the doctor be based and would the doctor be familiar with the country and medical providers?

The doctors are based in, or associated with, Advance Medical's eight hubs around the world. Advance Medical will always try to match the customer with a doctor that suits their needs - whether that's language, location, or both.

How many doctors are there as part of the service?

There are over 450 independent, internationally qualified doctors globally, with a range of languages spoken - so customers can get the most out of their consultation.

Do customers give their consent for Advance Medical to share their medical notes when they sign up for the service?

When customers sign up for the service, they're actually only signing up to be able to access the service. If the customer uses the service and needs further treatment as covered on their plan, our global healthcare team may ask the customer to share their medical notes from their virtual consultation in order to pre-authorise treatment.



**When can the customer book a phone or video consultation?**

Customers can arrange and receive a call back 24/7.

They can use the app to book a video consultation between 8am and midnight (UK time) Monday to Friday.

How quickly will the customer be contacted and what languages are available?

The doctors will call back within 24 hours, regardless of the customer's chosen language or location.

Advance Medical has a range of language capabilities in-house and so will always try to accommodate the specific language request.

The languages spoken in-house include (but aren't limited to): English, Spanish, Mandarin, French, Arabic, Farsi, Cantonese, Hindi, German, Malay, Thai, Japanese, Korean, Portuguese and Hungarian.

Video consultations are available within 24 hours, weekdays only and are available in three core languages - English, Spanish and Mandarin.

Consultations in other languages will be handled via telephone consultation with a call back within 24 hours.

Can the customers request call backs and video consultations in the app?

Yes - the app allows customers to book consultations, as well as attend them.

Can the customers have a video consultation via the mobile app?

Yes, they can. It's the easiest way for customers to have a video consultation. They'll be able to see their assigned doctor, as well as a feed from their own smartphone camera.

When an additional language is requested and managed by a call back, is this within the normal call back time?

Yes, the doctors will call back within 24 hours, regardless of the customer's chosen language.



**If a customer calls with a certain issue (e.g. psychiatric), are they able to speak to a specialist?**

Like all primary care doctors, Advance Medical are able to support patients with mental health concerns.

Where clinically appropriate, the doctors will be able to recommend a specialist referral, if its in the customer's best interest.

If a specialist is recommended, what's the process?

If the doctor feels that a specialist is the next step in the customer's treatment journey, they'll let them know.

The doctor will outline the type of specialist that's needed. We strongly recommend the customer get in touch with our global healthcare team to pre-authorise the treatment.

Are the doctors able to issue prescriptions?

Where the doctors can prescribe, they'll write the prescription and put it into the customer's online account following the consultation. The customer can then download it/print it and take it to a pharmacy.

Where they're unable to prescribe/or the medication being proposed is an over the counter medicine, they'll still write the name/details of the prescription in the customer's online account.

If for any reason (regulatory or otherwise), they can't prescribe or recommend an over the counter medication, they'll help orient the customer to the nearest best place to get the advice/medication they need e.g. face to face appointment if needed.

Where can local prescriptions be completed?

Many over the counter medications are recommended in most countries around the world only after a thorough and in-depth remote consultation. Private prescriptions may be issued directly to the patient if it's within Advance Medical's safe prescribing guidelines - however this isn't guaranteed to be accepted in every case and by every pharmacy.

Certain medications such as chronic medications, sleeping pills or anti-psychotics won't be prescribed.





Is the image resolution high enough to diagnose symptoms via the video call function?

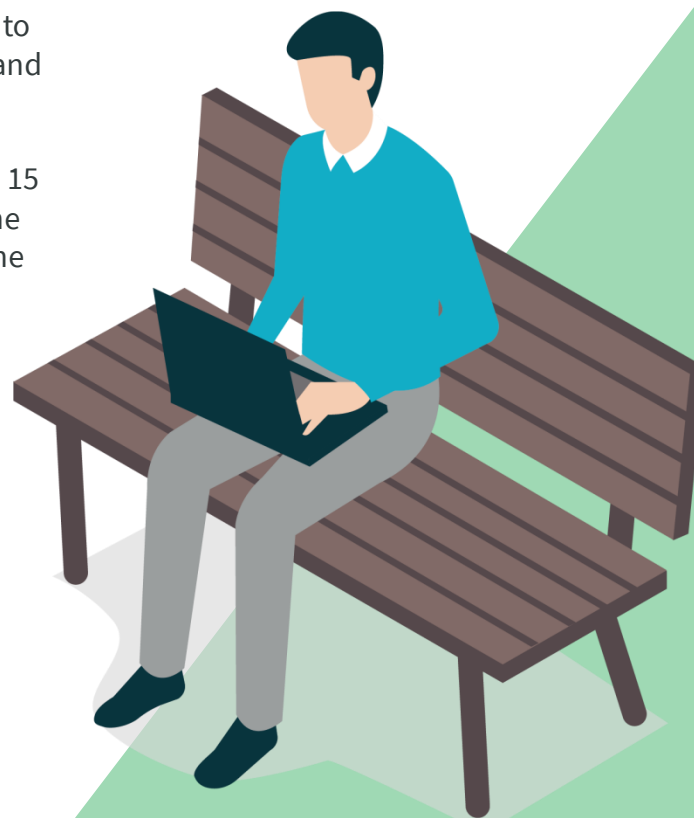
The image resolution is very clear, and the customer can share digital images with the doctor in order to analyse something more closely, should they need to.

Customers can also upload medical files such as x-rays to the online portal prior to a consultation. This allows both the customer and the doctor to view and discuss them throughout the consultation, and even make and share annotations on the document.

What's the average appointment length?

When customers book a video consultation 30 minutes is allocated. This is to allow the doctor enough time to review the notes before the call to provide a thorough consultation, and to update records at the end.

Typically, calls last approximately 15 minutes. However, the length of the consultation always depends on the customer's needs and situation.





Is the virtual doctor available to all AXA customers?

Our virtual doctor service is available on our off-the-shelf plans with out-patient cover (Standard with out-patient upgrade, Comprehensive, Prestige and Prestige Plus) for individuals and groups with employees of 1 – 49, and is currently only available on plans arranged in Europe.

For larger corporate policies (50+ employees), the service is available as an optional upgrade.

Can individual and/or SME customers choose to add the service?

Yes, if they have out-patient treatment as an optional upgrade to their global healthcare plan.

If a customer's selected plan doesn't have out-patient cover, they'll need to upgrade to a plan that does in order to have access to the virtual doctor service.

Is there a charge for using the service?

Except for the cost of the initial phone call when using the call back service, the service is free for customers to use and it doesn't affect their benefits.

Any treatment the doctor recommends is subject to the terms and conditions of the customer's policy and we recommend the customer refers to their membership handbook for full details.

Will AXA offer any cost savings for customers using the virtual doctor versus going for a standard doctor's appointment?

It's exciting, but early days for virtual doctor services to be part of international health insurance plans.

We'll monitor progress continuously and hope customers find immediate value from their new unlimited access to doctor consultations which don't use their out-patient allowance.

What sort of management information I will I be able to share with my corporate clients? Will this include engagement, for instance?

The data from the virtual doctor service will be embedded into the bespoke management information that we provide large corporate groups. These reports show usage by treatment types, and we're working with Advance Medical to review how further analysis of the data could support enhanced trend analysis.





Can children register for the service?

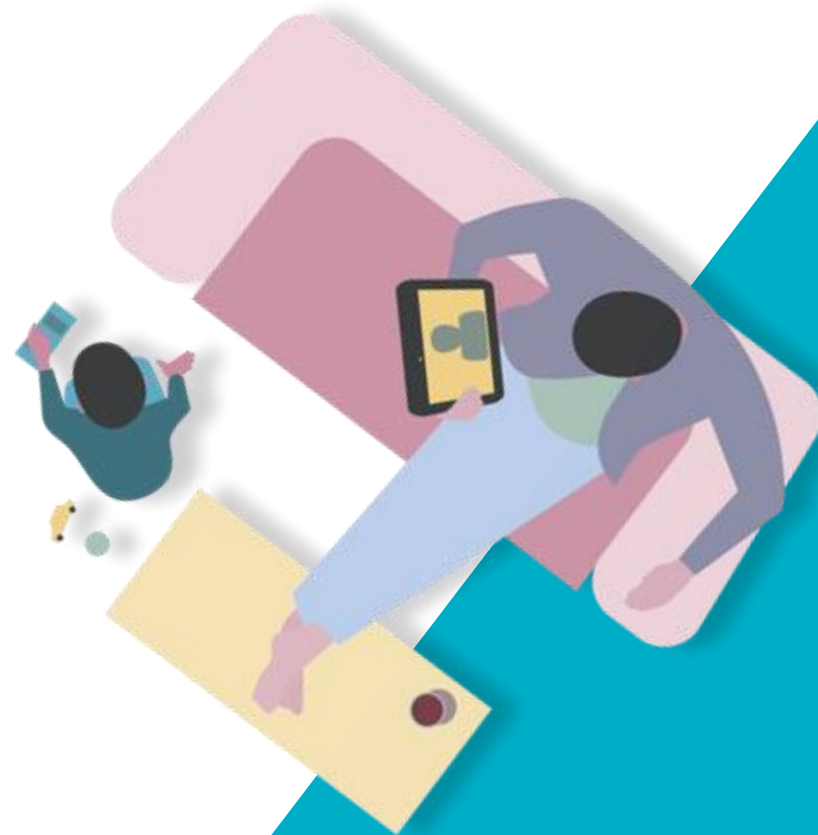
Yes, as long as they're covered by one of our eligible global health plans. If the child's over 18, they'll need to register themselves for the service using their own email address.

For children under 18, parents can have consultations with, or on behalf of, their children. They'll log in as usual - they'll just need to make a note when booking the appointment to let the doctor know who it's for.

Is there an FAQ document I can give to my clients to help them get set up?

Yes, we've made a short guide that explains how to access the virtual doctor service.

You can download it from the intermediary section of our website, or speak to your AXA representative to receive a copy to your inbox.





Still have questions?

For more information about our virtual doctor service,
get in touch with your AXA representative today.