



Global healthcare

Take your business further

Global health plans
Respected employee benefit
packages for global businesses

**When your people
go further for you, it pays
to go further for them.**

- ✓ We help your people stay healthy, reassured and supported every day – so they can feel confident about taking their career further with you.
- ✓ We are the global healthcare specialists for AXA, one of the world's leading insurers – a company that businesses have relied on for over 55 years.¹
- ✓ We handle over 260,000 claims per year², and provide access to over 1.4 million healthcare facilities around the world.³
- ✓ Wherever your business goes, whatever your next steps, we'll be at your side. It's what we do every day.

A global partner to keep your business moving

**Our respected benefits
packages offer effective
global healthcare solutions
to suit your business.
All plans include:**

From a broken tooth to major surgery
From a travel vaccination to an annual health check
From a simple blood test to the support they need through treatment...
**... our packages are designed to get your employees back to health, back
to work, and back to performing at their best for your business – faster.**

- ✓ cover for hospital treatment – avoiding big bills when they need them least
- ✓ easy, faster access to international specialists and expert care
- ✓ flexible cover that travels with your employees wherever they go
- ✓ expert health advice available 24/7.

In uncertain times, you can always rely on us

We're pioneering new ways of doing business to stay ahead in an unpredictable world

With an ever-changing global business environment, you'll want health insurance that helps build a global way of working, offering the flexibility your workforce needs. You'll need complete confidence that it meets the latest healthcare regulations, and is offered alongside a knowledgeable, consistent, global service.

Flexible thinking to keep you one step ahead

We're making the most of our role as AXA's global healthcare specialists.

Here's how we can benefit your company:

1

We draw on AXA's resources around the world

We're uniquely placed to bring together products, expertise and resources from AXA companies right around the world. You'll have the reassurance of dealing with the same trusted global brand and the same consistent, professional team. But you'll also have access to greater local knowledge and service – without needing to deal with third parties.

2

We can also arrange packages using products from different insurers

We can put together packages that meet local healthcare regulations – whether that's working with an AXA insurer or in partnership with others. We can combine our own global expertise with the local knowledge of in-country experts to ensure you get the best of both worlds.

3

You'll always deal with the same experienced global team

Our hugely knowledgeable customer service team will ensure your employees continue to receive seamless support 24/7.

Some of our research has shown:

98%

of the 250 multi-national businesses surveyed believed that a globally mobile workforce is important in achieving their objectives⁴

Let us tick a few things off your to do list

Deciding on the best package for your team, making sure you're getting value for money, staying on top of the options available...
It can all add up to a daunting to-do list.

Flexible, cost-effective and compliant: how we help you shape the right plan for your business

- ✓ A range of packages to match your specific business needs
- ✓ Experienced, pro-active global account management team
- ✓ Cost saving options built in
- ✓ Discounts negotiated with providers to give you better value
- ✓ Vigilant fraud prevention to keep costs fair and under control.



Built for your business

Our experts will help you find the right solution to suit your business:

- No matter how many people you need to cover, in different locations, our team will help you create a benefits package to suit your business.
- Whether your people stay in one place, move for each assignment, or are international commuters, we can be there to support them.
- We offer everything from simple, off-the-shelf plans to fully bespoke packages tailored to your exact specifications.
- We can often match the benefits you receive from your current insurer.
- As part of AXA, one of the world's largest insurers, you can be sure we have the global resources and expertise to give your employees the support they need.



Dedicated account management

Your dedicated account management team will help you manage your plan and answer all your questions. You'll be able to count on the same consistent service every day, from a team that knows your business.

If you have a larger group to cover, your account manager will also be happy to help you show the value of your benefits package to your stakeholders. They'll keep you updated on how your team is using their benefits, arrange regular email campaigns to engage your employees, and share regular performance reports.



Keeping up with healthcare regulations

International healthcare regulations are complex – and they change frequently, often with little notice.

We do our research so you don't need to: we harness AXA's unique in-country expertise to help make sure your package meets the local healthcare requirements. That includes arranging specialised plans in places like the Gulf, Saudi Arabia, the Netherlands, Switzerland or Australia.* We can set these up in any combination to suit your needs.

**Solutions available will depend on the size of your 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 with our healthcare providers – aiming to secure valuable discounts for you.

Our award winning fraud investigation and claims risk management teams draw on the unique resources of the AXA Group to continuously work on your behalf. We make sure we're paying real claims, reviewing claim costs and checking that providers are charging what they should, to keep your costs in line.

Support for your employees – peace of mind for you

1 of 2

Reassurance for your employees...



... means real benefits for you

Multi-lingual advisers and health support



- ✓ Our experienced multi-lingual advisers are available 24/7 to help your people navigate the local system.
- ✓ They can also call our nurses, counsellors, midwives and pharmacists for help with any concern.



... so your employees can get answers fast – alleviating anxiety that can interfere with their work performance.

Video appointments with a doctor*



- ✓ Your employees can discuss any medical concern with an internationally qualified doctor by phone or video conference. They'll receive advice on the best next steps, and support wherever they are in the world



... that means your employees won't need to take time off to sit in a waiting room, and can fit appointments around their work.

Second Medical Opinion



- ✓ Our Second Medical Opinion service gives access to leading experts. It's backed up by case managers who can help to plan treatment and speak to practitioners in their language – all of which helps to stop needless anxiety about a diagnosis or treatment.



... so you can have full confidence that your employees are getting the right medical treatment to help them recover quickly.

*Our virtual doctor service is available in selected regions.
Speak to your AXA representative for more information.



Support for your employees – peace of mind for you

2 of 2

Reassurance for your employees...



... means real benefits for you

Worldwide AXA Select network



- ✓ We have AXA Select healthcare providers in nearly 150 countries², and provide access to over 1.4 million healthcare facilities.³
- ✓ We can often pay for treatment directly too.



... your employees won't need to travel far for care. That means less time spent on appointments, and they can get back to work faster too.

Emergency evacuation



- ✓ For ultimate reassurance when something goes wrong, our evacuation and repatriation service will get them to the care they need – all arranged by our own AXA team.



... your employees can feel reassured that they'll always be looked after in an emergency.
... and because we don't take these claims into account at renewal, you don't need to worry that a costly evacuation will increase your premium next year.

Extra support for cancer



- ✓ If they're diagnosed with cancer, their case manager will help support with the paperwork, gather reports and speak to hospitals, helping to make your employee's life easier at a difficult time.



... this is the kind of reassurance that helps your employees see the benefits of staying with your company.

The services available as part of your plan may depend on your location and how many employees you need to cover.

Please ask your employee benefits consultant, intermediary, or AXA representative for more information.



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:
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Want AXA by your side?

To find out more about any of our global products, you can:



Give us a call on
+44 (0) 1892 596 422 to
get more information and
request a quote.
Lines are open 8am-5pm
(UK time)



Email us at
internationalsales.health@axa.com
Visit our website
axaglobalhealthcare.com



Speak to your
AXA representative or
intermediary today.

¹AXA group of companies have been providing cross-border health insurance plans since 1963.

²284,465 claims processed by AXA - Global Healthcare (UK) Limited, across our systems in 2019, and 263,000 in 2018.

³Based on treatment providers in the AXA Select network worldwide, as of January 2020.

⁴AXA World Report 2017. Research undertaken by Research Plus among a sample of 372 globally mobile workers and 250 HR directors.

⁵Based on treatment providers in the AXA Select network, in 146 countries as of July 2020.

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

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