



Global healthcare

Designed for business

Local knowledge

 Access to global care

Support all the way

Global health plans
Employee benefit packages
for global businesses.

A global partner to keep your business moving

 Introduction

When you go further for your people, they go further for you.

- ✓ 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 year,² 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.

Our benefits packages offer effective global healthcare solutions to suit your business

All plans include:

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

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.**



In uncertain times, you can rely on us

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



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.

2 We can also arrange packages using products from different insurers

We can put together packages that suit your business needs, no matter where your employees are sent on assignment. 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 deal with the same experienced global team

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

Over 60% of HR decision makers are predicting an increase in both long and short term international assignments, over the next 5 years.⁴

 How we can help you

How we support businesses like yours

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. We're here to make that easier for you.



Built for your business

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

- ✓ We can support any number of employees, in different locations, including commuters and assignees.
- ✓ We offer everything from simple, off-the-shelf plans to fully bespoke packages tailored to your specifications.
- ✓ We can often match the benefits you receive from your current insurer.



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 harness AXA's unique in-country expertise to help make sure your package meets your needs. That includes arranging specialised plans in places like the Gulf, Saudi Arabia, the Netherlands, Switzerland and 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 fraud investigation and claims risk management teams make sure we're paying real claims, reviewing claim costs and checking that providers are charging what they should.

 How we support businesses like yours

We offer sustainable pricing, with an average annual premium increase of just 6%. This is not affected by your employees claims.⁵

The right support for your employees - peace of mind for you

Support for your employees...



Award-winning service⁶

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.



Video appointments with a doctor or psychologist*

Your employees can discuss any medical concern with an internationally qualified doctor by phone or video conference, with the Virtual Doctor service. If it's mental health support they need, they'll be connected to a qualified psychologist as part of the Mind Health service.*



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.

... means real benefits for you

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

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

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



 Supporting you and your employees

*The Virtual Doctor service is included with all new policies and is not included in current business policies covering 75 or more employees, where it's optional. Access to the Mind Health service is included on plans covering less than 75 employees, and is optional for plans covering 75 or more employees. Speak to your AXA representative for more information.

The Virtual Doctor, Mind Health and Second Medical Opinion services are provided by Teladoc Health.

Our service is rated consistently highly by our members, with a score of 4.8/5.⁶

The right support for your employees

- peace of mind for you (cont.)

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Support for your employees...



Worldwide AXA Select network

We have AXA Select healthcare providers in nearly 150 countries, and provide access to over 1.4 million healthcare facilities.³

We can often pay for treatment directly too.



... means real benefits for you

... your employees won't need to travel far for care with a trusted provider. 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.



 Supporting you and your employees

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.

71% of employees experience a medical issue whilst on international assignment.⁴

We were not only a number, a case: there was personal care and support

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.”



 Personal stories

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 596 418.

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



Email us at
internationalsales.health@axa.com

Visit our website
axaglobalhealthcare.com



Speak to your
AXA representative or
intermediary today.

 Next steps

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

² 263,863 claims processed by AXA Global Healthcare (UK) Limited, across our systems in 2020, and 284,465 in 2019.

³ Number of providers in the AXA Select medical provider network according to Global Network Management team, as of March 2021.

⁴ AXA World of Work Research 2020. Research carried out by Savanta, who surveyed 543 HR decision makers, working for multinational companies, with more than 250 employees, in April 2020.

⁵ Based on the average annual premium increase across all global health plan cover levels at April 2018-2020.

⁶ Customer Care Solution of the Year winner, 2021, awarded by the Insurance Times for the Claims Excellence Awards.

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

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