



Foundation cover

Support and care, anywhere

Whether you are living in another country or travelling regularly, Foundation can offer you or your family the reassurance of having essential medical cover in place, wherever you are.

You'll have cover for in-patient treatment, cancer treatment, and emergency care; from transport in an ambulance to evacuation and repatriation.

Plus, you can tailor your plan with an out-patient upgrade to give you cover for tests, vaccinations and medications as well as access to our Virtual Doctor service for consultations by phone or video conference, whenever it suits you.

If you select worldwide cover, you can rest assured you'll have access to the treatment you need, no matter where you are in the world.

Summary of benefits

Benefit	Foundation
Area of cover	Worldwide/Worldwide excluding USA
Overall policy limit per member	Up to £100,000/€125,000/\$160,000 each year
In-patient cover	
In-patient and day-patient treatment including surgeons', anaesthetists', physicians' and consultants' charges, diagnostic tests and physiotherapy	Within your overall policy limit
Parent accommodation. Charges for one parent staying with a child member under 18	Within your overall policy limit
Hotel accommodation for one parent while a child is in hospital	£100/€125/\$160 a night up to £500/€625/\$800 per year
In-patient psychiatric treatment	100 days per lifetime membership
Out-patient cover	
Surgical procedures	Within your overall policy limit
Medical practitioner charges for consultations	Not included – optional upgrade available
Diagnostic tests	
Consultations and treatment for psychiatric illness	
Physiotherapy	
Complementary practitioner charges	
Vaccinations administered by a medical practitioner or nurse	
Out-patient drugs and dressings prescribed by a medical practitioner	
Computerised tomography (CT scan), magnetic resonance imaging (MRI scan) and positron emission tomography (PET scan). Received as an in-patient, day-patient or out-patient	Within your overall policy limit
Cancer cover	
i) Radiotherapy and chemotherapy. Received as an in-patient, day-patient or out-patient	Within your overall policy limit
ii) Chemotherapy and/or biological drug treatment to prevent a recurrence of cancer or to maintain remission	Within your overall policy limit
iii) Experimental drug treatments as part of an ethically approved drug trial	Within your overall policy limit
Nurse to give you chemotherapy for cancer or antibiotics by intravenous drip at home	Up to 14 days
Day-patient radiotherapy & chemotherapy cash benefit when treatment and accommodation has been free of charge	£50/€60/\$80 a day up to £2,000/€2,400/\$3,200 per year
Emergency treatment	
Ambulance transport for emergency transport to or between hospitals	Within your overall policy limit
Evacuation and repatriation service	Included
Accidental damage to teeth	Up to £5,000/€6,375/\$8,000 per year
Support and helplines	
Personal Medical Case Management	Included
Health at Hand	
Doctor, Dental, Optical helpline	

Optional upgrade

Out-patient treatment	
Medical practitioner charges for consultations	Combined limit £2,500/€3,200/\$4,000 per year
Diagnostic tests	
Consultations and treatment for psychiatric illness	Complementary practitioner charges limited to £300/€380/\$480 from the overall out-patient limit shown above
Physiotherapy	
Complementary practitioner charges	Vaccinations are limited to £100/€125/\$160 from the overall out-patient limit shown above
Vaccinations administered by a medical practitioner or nurse	
Out-patient drugs and dressings prescribed by a medical practitioner	Out-patient drugs and dressings prescribed by a medical practitioner - £100/€125/\$160
Virtual Doctor service	Included with out-patient treatment for Individual and SME customers.

Exclusions

What's not included in the health plans

Our global health plans are designed to cover treatment of medical conditions that respond quickly to treatment – known as acute conditions. Like most health insurance policies, there are a number of exclusions and limitations on the plans and this is just a summary of the most significant exclusions and limitations:

- Treatment of medical conditions you had, or had symptoms of, before you joined
- Out-patient cover excluded on Foundation unless the out-patient option has been selected
- Routine dental check-ups
- Routine pregnancy and childbirth
- Preventative treatment
- Treatment of conditions that last a long time or come back (also known as chronic conditions)

- Any treatment costs incurred as a result of engaging in or training for any sport for which you receive a salary or monetary reimbursement, including grants or sponsorship (unless you receive travel costs only).
- Claims if you travel outside your area to get treatment or against medical advice
- USA cover excluded unless this has been selected with your cover
- Treatment that you receive in the UK from providers that are not listed in our Directory of Hospitals
- The costs of arranging treatment

Full details of what members are and are not covered for are provided in the membership handbook, or are available on request.

Join us

It's easy to get cover from AXA, even if you're already covered by another provider.

To find out more, speak to your AXA representative, or speak to your health insurance intermediary.