



Global healthcare

Personal & family cover
Local knowledge
✓ Access to global care
Support all the way

Global health plans
Wherever you find yourself,
we'll be by your side.

Everyone needs a little certainty sometimes

 Introduction

With our international health insurance plans, you and your family can:

- ✓ Have access to the healthcare you need, no matter where you end up.
- ✓ Avoid sudden healthcare bills, and swap them for a predictable, regular cost.
- ✓ Have confidence that the price you pay is not determined by whether you claim or not. So this will not affect the price you're offered at renewal.

As one of the world's leading insurers, AXA has the global setup to take care of you and your family.

Trust us to take care of it

Whether you're at home, travelling or working:

- ✓ You can get emergency treatment wherever you are.
- ✓ You can reach the same helpful, multilingual team easily and quickly.
- ✓ If you have a medical emergency, we'll make sure you can get the care you need, even if that means evacuating you to another country – and we'll get you home afterwards.

- ✓ When you walk into a health clinic, you'll have the reassurance of knowing you're covered by AXA with support available around the clock.
- ✓ You can speak to a doctor from anywhere in the world, at any time¹, with the Virtual Doctor service.

And if you need more support with your mental health, the doctor can refer you to speak to a qualified psychologist, with the Mind Health service.



How to get the right cover for you

You can get a quote online or over the phone, whatever's easiest.

1 Tell us who to cover

Whether it's just you, or your family too, you'll all be looked after, on one plan.

You'll need to give us the basic details of anyone covered on your policy, like date of birth, nationality and country of residence.

We'll also ask if your permanent home is different to your country of residence. These can help us find cover that's most appropriate to you and your lifestyle.

Here's an example

Emma works in Spain. She chooses Comprehensive cover for the out-patient options, and includes dental care for routine check-ups.

She doesn't visit the USA, so has excluded it, knowing she can still have emergency cover if she finds herself there unexpectedly. She's also chosen to cut costs by adding an excess of £250.

2 Choose what to include in your cover

Depending on the level of cover you choose, you can opt for any of the following:

- ✓ **Out-patient treatment** – including consultations, vaccinations, diagnostic tests and more.
- ✓ **Dental care** – routine care such as check-ups, scale and polish.*
- ✓ **Drugs and dressings**

3 Find the cover that's right for you

Choose a plan to meet your needs and budget.

Click below to find out more:

4 Tailor your cover

It's your choice.

- ✓ **Add an excess:** when you claim, you'll agree to pay up to a set amount per person per policy year, and you'll pay less for your premiums.
- ✓ **Choose how often you'd like to pay:** monthly, quarterly or annually.
- ✓ **Include or exclude the USA:** it's that simple. This can alter the cost of your premiums. Even if you choose 'Worldwide excluding the USA', you'll still have emergency cover when visiting the USA, with all our cover levels except Foundation.

5 Let us do the rest

We'll help you set up your cover.

From that moment, we'll be there for you whenever you need us. Even if it's just a simple question about your health cover, all you need to do is call us.

You can choose to start your cover straight away, or up to a month in advance.

 **How to get the right cover for you**

AXA looks after 95 million customers in 50 countries²

*Dental care is only an option on a plan where the outpatient treatment is already included.

AXA at your side

With one of the world's leading insurers at your side, you can focus on getting the most from life's adventures, knowing we've got your back if you need us. Here are just six of the reasons it pays to have AXA with you.



You've had the diagnosis, but you just aren't sure...

You can turn to us

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, wherever you are in the world.



It's an emergency, but you know you can't get the help you need close by...

We'll get you where you need to be

If you have a serious accident or illness and can't get the help you need locally, we'll arrange for you to be evacuated to the nearest medical facility – whether that's a short drive or an international flight away. And then when you're ready, we'll get you back home.

All plans include emergency evacuation and repatriation as standard.



You're walking into a hospital or clinic, but you don't know if they'll recognise your cover...

You're covered by a leading insurance brand

Our global reach means that hospitals and clinics around the world will trust your cover. This means, in many cases, we can pay the costs directly for you.

AXA is one of the largest insurers in the world, with offices in 50 countries², serving our 95 million clients.



You can rely on us to be there when you need it most...

Extra cancer support

Our dedicated care team is available by phone from 9am to 5pm (Monday to Friday) UK time for members receiving cancer treatment. They can:

- give you ideas on the questions to ask at appointments
- help you decide on a treatment plan
- advise on how to cope with chemotherapy
- simply just be there to listen.



Virtual Doctor service from AXA...

See a real doctor, virtually anywhere

With the Virtual Doctor service from AXA, you can book a medical consultation with a real doctor on the phone or by video chat – at a time that suits you¹, from anywhere in the world.

The Virtual Doctor service is available on all our plans.



You need mental health support...

Speak to a psychologist

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. Together we can take on life's challenges.

Our award-winning service is rated consistently high by our members, with a rating of 4.7/5.³

*Telephone call-back appointments are available in over 10 languages, and video consultations are currently available in 4.

A closer look at the plans

This is just a summary to help you choose. For more detail, just ask us for a benefits table.

1 of 2

Foundation

Standard

Foundation plan

A summary of what's included in the Foundation plan:

- ✓ An overall policy limit of £100,000 / €125,000 / \$160,000.
- ✓ Hospital charges if you need to stay in hospital overnight or as a day-patient.
- ✓ Surgery – whether you're staying overnight or not.
- ✓ A second opinion if you need some reassurance, including a medical case manager.
- ✓ We'll get you to the care you need and home again: emergency evacuation and repatriation – covered as standard.
- ✓ Emergency in-patient and day-patient cover everywhere, excluding USA (unless you have chosen Worldwide cover).
- ✓ A wide range of cancer treatment, including radiotherapy, chemotherapy, bisphosphonates, biological therapies and experimental drugs.
- ✓ Ambulance transport, to and between hospitals.
- ✓ You can stay with your child if they need hospital treatment.
- ✓ Cover for accidental damage to teeth.
- ✓ Medical conditions that start during pregnancy.

Upgrade Foundation:

- + Out-patient treatment such as extra tests or physiotherapy.

Standard plan

Everything in Foundation, plus:

- ✓ A higher overall policy limit of £1,000,000 / €1,275,000 / \$1,600,000.
- ✓ Cover for wigs or external prostheses.
- ✓ Emergency treatment in the USA no matter your chosen area of cover.
- ✓ Cash benefit for free in-patient treatment.
- ✓ Cover for non-routine dental treatment (e.g. replacing crowns).

Upgrade Standard:

- + Extra cover for routine treatment you have as an out-patient, such as specialist visits or extra tests.

Plans

A closer look at the plans continued

This is just a summary to help you choose. For more detail, just ask us for a benefits table.

2 of 2

Comprehensive

Prestige

Prestige Plus

Comprehensive plan

Everything in Standard, plus:

- ✓ A higher overall policy limit of £1,500,000 / €1,900,000 / \$2,400,000.
- ✓ More cover for routine treatment you have as an out-patient, such as specialist visits or extra tests.
- ✓ Drugs and dressings when you're an out-patient.
- ✓ Cover for chronic conditions that arise after you join, such as asthma and diabetes.
- ✓ Cover if you ever need kidney dialysis.
- ✓ Cancer support: A nurse to give chemotherapy or antibiotics by drip in the comfort of your home.
- ✓ Cover for eye tests and prescription glasses.
- ✓ Chinese herbal medicine.

Upgrade Comprehensive:

- + Cover for your routine dental checkups and care.

Prestige plan

Everything in Comprehensive, plus:

- ✓ A higher overall policy limit of £2,000,000 / €2,550,000 / \$3,200,000.
- ✓ Cover for your routine pregnancy checkups and childbirth.*
- ✓ An allowance you can use to get annual health checks – helping to spot potential problems early.
- ✓ Palliative care if you're diagnosed with cancer, to relieve pain if other treatment is no longer working.
- ✓ Disability compensation to give you and your family some financial reassurance if you become disabled.

Upgrade Prestige:

- + Cover for your routine dental checkups and care.

Prestige Plus plan

Everything in Prestige, plus:

- ✓ A higher overall policy limit of £5,000,000 / €6,375,000 / \$8,000,000.
- ✓ Extra out-patient cover.
- ✓ Extra emergency cover in the USA (if you've chosen Worldwide excluding the USA).
- ✓ Higher limits to give you more flexibility and treatment choices.
- ✓ Cover for your routine dental checkups and care.
- ✓ More cover for Chinese herbal medicine.

What's not included

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

The plans don't cover:

- ✗ Pre-existing conditions – the plans are designed to cover the treatment of medical conditions that start after you join.
- ✗ Treatment outside your area of cover or against medical advice.
- ✗ Treatment for injuries as a result of sports that you receive money for taking part in.
- ✗ Your costs for arranging treatment, such as phone calls and travel.
- ✗ Treatment designed to prevent illness rather than treat it.
- ✗ Treatment charges that the hospital or medical practitioner would not reasonably and customarily charge in the country where you have the treatment.

Speak to your AXA representative if you have any questions and to find out what's not covered on each plan.

✓ Included ✗ Not included + Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently.

*An 18-month waiting period (Moratorium) applies to the pregnancy benefit, which means you'll need to be covered by us continuously for this length of time before you can claim for it.



Want AXA by your side?

If you like what you see, get in touch with your AXA representative or intermediary today.



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**

¹Service provided by Teladoc. 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. Telephone appointments in Greek are available 09:00 to 21:00 EET, 7 days a week. Video appointments in English, Spanish and Mandarin are available 08.00 to 00.00 UK time, Monday to Friday. Video appointments in German are available 08:00 to 20:00 CET, Monday to Friday.

²AXA is present in 50 countries, AXA's 149,000 employees and distributors are committed to serving our 95 million clients.

³Customers rated our service 4.73 out of 5 stars via the Customer Service Instant Customer Feedback tool between January - December 2022, based on 19,770 responses.

Award: Customer Care Solution of the Year winner, 2021. Awarded by Insurance Times for the Claims Excellence Awards.

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