

# Summary of benefits

# **Your summary of benefits**

Company of the product of any of the produc	Global health plan	Prestige Plus
हा का	Overall policy limit per member	Up to £5,000,000/€6,375,000/\$8,000,000 each year
हा का	In-patient and day-patient cover	
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### 1985 (1985) (198		£150/€190/\$240 a night
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	Hotel accommodation for one parent while a child is in hospital	£100/€125/\$160 a night up to £500/€625/\$800 per year
Descriptors		
### 1987年		
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### Passes and Pass		<b>~</b>
### Page 1	Diagnostic tests	<b>~</b>
Companies of the process of the pr	Consultations and treatment for psychiatric illness	Up to 30 sessions within your overall policy limit
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Cisperimental registration to prevent a maintain remission  Cisperimental registration to great or an efficially approved dright at 1 control 1 co	Cancer cover	
reprintment ding transmits appart of an athonic pages and drag that in Folion or consultation in pages and an athonic pages around the page of the consultation in pages around the page of the consultation in page of the pa	Radiotherapy and chemotherapy. Received as an in-patient, day-patient or out-patient	<b>v</b>
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Number to give sout themsoftwarapy for cancer or antibiotics by intravenous drip at home provision or other tremporary hand convening during active treatment of cancer  Up the stack policy scribbands are specified and provision of the stack provision o	Experimental drug treatments as part of an ethically approved drug trial	<b>v</b>
Purchase of wight or other temporary had covering during active treatment of cancer  Dependent raisother rappy during on the support treatment and accommodation has been free of change  Horisot foolious prossultations and 120 day limit on its patient treatment  Horisot foolious prossultations and 120 day limit on its patient treatment  Horisot foolious prossultations and 120 day limit on its patient treatment  Horisot foolious prossultations and 120 day limit on its patient treatment  Horisot foolious prossultations and 120 day limit on its patient treatment  Horisot foolious programs and childrichi für monatorium applies, pioase speak to an advicer for details!  Palliative care  Palliative care  Palliative care  Horisot programs programs and the 140 Management disp patient produced all medical condition which arises suddenly which you are in the USA.  An application early from plants and day patient treatment of a medical condition which arises suddenly which you are in the USA.  An application early from plants and day patient treatment of a medical condition which arises suddenly which you are in the USA.  An application early from plants you you aground to or between hospitals  Horisot treatment which you are in the USA foot applicable with USA suggrade)  Horisot dend in equal treatment which you are in the USA foot applicable with USA suggrade)  Horisot dend interactive, programs which are described the Warten and an equal treatment of enemeratory yrangout to or between hospitals  Horisot treatment programs yrangout to a between hospitals  Horisot treatment programs programs and cannot times an equal patient treatment of equal patient treatment of enemeratory transport to a between hospitals and enemetal potentials between the reasonable, checkups, scale and golish  Horisot treatment programs and cannot times and presentation which the warten programs and the patient treatment of career  Freeding in the patient programs and cannot times and presentation which the patient programs and the patient treatment	Follow up consultations if you remain a member and your policy covers this	<b>v</b>
Explained tradictionary & chemotherapy and hemotherapy and hem	Nurse to give you chemotherapy for cancer or antibiotics by intravenous drip at home	Up to 28 days
Residency following consultations and 120 day limit on in-patient reatment Residency dailysis. In-patient, day-patient reatment Residency representation of the patient of the patient reatment Residency representation of the patient of the patient reatment of a medical condition which arises suddenly whilst you are in the U.S. Emergency in patient and day patient treatment of a medical condition which arises suddenly whilst you are in the U.S. Emergency in patient and day patient treatment of a medical condition which arises suddenly whilst you are in the U.S. Emergency patient medical condition which arises suddenly whilst you are in the U.S. Emergency patient medical condition which arises suddenly whilst you are in the U.S. Emergency patient reatment whilstype are in the U.S. Post patient patient patient patient patient reatment while the patient reatment while the patient reatment patient patient patient patient patient patient reatment while the patient reatment patient patie	Purchase of wigs or other temporary head coverings during active treatment of cancer	Up to £400/€510/\$640
Rober of Lower parties	$Day-patient \ radio the \ rapy \& \ chemother \ apy \ cash \ benefit \ when \ treatment \ and \ accommodation \ has \ been \ free \ of \ charge$	£150/€190/\$240 a day up to £5,000/€6,375/\$8,000 per y
Kidney dialysis. In-patient, day-patient rout patient restment of the patient processors.  ***********************************	Chronic cover	
Rectine perpandy and childbirth (a moratorium applies, please speak to an adviser for details)  Pollitable care  Emergency treatment in the U.S. Emergency is patient and day patient treatment of a medical condition which arises suddenly whilst you are in the U.S.  Emergency treatment in the U.S. Emergency is patient and day patient treatment of a medical condition which arises suddenly whilst you are in the U.S.  Emergency out-patient treatment whilst you are in the U.S. Intergency is patient and day patient treatment of a medical condition which arises suddenly whilst you are in the U.S.  Emergency out-patient treatment whilst you are in the U.S. Intergency is patient and day patient treatment of a medical condition which arises suddenly whilst you are in the U.S.  Emergency out-patient treatment whilst you are in the U.S. Intergency is patient and day patient treatment of a medical condition which arises suddenly whilst you are in the U.S.  Emergency out-patient treatment whilst you are in the U.S. Intergency is patient treatment of a medical condition which arises suddenly whilst you are in the U.S.  Emergency out-patient treatment whilst you are in the U.S. Intergency is patient treatment of patient treatment of the patient p	Routine follow up consultations and 120 day limit on in-patient treatment	<b>✓</b>
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Falliative care Palliative car		£75,000/€95,625/\$120,000
Pallativeare Uptoathere Pallativeare Pallative Pallativeare Pallative Pallativeare	Pregnancy cover	£75,000/€95,625/\$120,000
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Health check  Disability compensation cover  Spinal supports, knee braces and pneumatic walking boots. External prostheses during active treatment of cancer  External prosthesis (artificial and removable replacement for a part of the body)  Support and helplines  Virtual Doctor service  Mind Health service  Second Opinion service  Personal Medical Case Management  Health at Hand	Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)  Palliative care  Emergency treatment  Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover  Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)  Ambulance transport for emergency transport to or between hospitals  Evacuation and repatriation service  Health and wellbeing cover  Non-routine dental treatment, for example, replacing crowns  Routine dental treatment. For example, check ups, scale and polish  Accidental damage to teeth	Up to £12,000/€15,300/\$19,200  Up to 30 days  Up to 10 weeks up to a limit of £30,000/€38,250/\$48,00  Up to £2,000/€2,550/\$3,200  ✓  80% of costs incurred up to £3,500/€4,450/\$5,600 per year
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Spinal supports, knee braces and pneumatic walking boots. External prostheses during active treatment of cancer  External prosthesis (artificial and removable replacement for a part of the body)  Support and helplines  Virtual Doctor service Mind Health service  Second Opinion service Personal Medical Case Management Health at Hand	Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)  Palliative care  Palliative care  Emergency treatment  Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover  Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)  Ambulance transport for emergency transport to or between hospitals  Evacuation and repatriation service  Health and wellbeing cover  Non-routine dental treatment, for example, replacing crowns  Routine dental treatment. For example, check ups, scale and polish  Accidental damage to teeth  Prescription glasses and contact lenses  Eyesight test cover	Up to £12,000/€15,300/\$19,200  Up to 30 days  Up to 10 weeks up to a limit of £30,000/€38,250/\$48,00  Up to £2,000/€2,550/\$3,200  ✓  80% of costs incurred up to £3,500/€4,450/\$5,600 per year  Up to £10,000/€12,750/\$16,000 per year  Up to £200/€255/\$320 per year  One eye test per year
External prostheses during active treatment of cancer  External prosthesis (artificial and removable replacement for a part of the body)  Support and helplines  Virtual Doctor service  Mind Health service  Second Opinion service  Personal Medical Case Management  Health at Hand	Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)  Palliative care  Palliative care  Emergency treatment  Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover  Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)  Ambulance transport for emergency transport to or between hospitals  Evacuation and repatriation service  Health and wellbeing cover  Non-routine dental treatment, for example, replacing crowns  Routine dental treatment. For example, check ups, scale and polish  Accidental damage to teeth  Prescription glasses and contact lenses  Eyesight test cover	Up to £12,000/€15,300/\$19,200  Up to 30 days  Up to 10 weeks up to a limit of £30,000/€38,250/\$48,000  Up to £2,000/€2,550/\$3,200  ✓  80% of costs incurred up to £3,500/€4,450/\$5,600 per year  Up to £10,000/€12,750/\$16,000 per year  Up to £200/€255/\$320 per year  One eye test per year  £400/€510/\$640 towards the cost of one
External prostnesses during active treatment of cancer  External prostnessis (artificial and removable replacement for a part of the body)  Support and helplines  Virtual Doctor service  Mind Health service  Second Opinion service  Personal Medical Case Management  Health at Hand	Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)  Palliative care  Palliative care  Emergency treatment  Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover  Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)  Ambulance transport for emergency transport to or between hospitals  Evacuation and repatriation service  Health and wellbeing cover  Non-routine dental treatment, for example, replacing crowns  Routine dental treatment. For example, check ups, scale and polish  Accidental damage to teeth  Prescription glasses and contact lenses  Eyesight test cover  Health check	Up to £12,000/€15,300/\$19,200  Up to 30 days  Up to 10 weeks up to a limit of £30,000/€38,250/\$48,000  Up to £2,000/€2,550/\$3,200  ✓  80% of costs incurred up to £3,500/€4,450/\$5,600 per year  Up to £10,000/€12,750/\$16,000 per year  Up to £200/€255/\$320 per year  One eye test per year  £400/€510/\$640 towards the cost of one health check per year
External prosthesis (artificial and removable replacement for a part of the body)  Support and helplines  Virtual Doctor service Mind Health service Second Opinion service Personal Medical Case Management Health at Hand	Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)  Palliative care  Emergency treatment  Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover  Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)  Ambulance transport for emergency transport toor between hospitals  Evacuation and repatriation service  Health and wellbeing cover  Non-routine dental treatment, for example, replacing crowns  Routine dental treatment. For example, check ups, scale and polish  Accidental damage to teeth  Prescription glasses and contact lenses  Eyesight test cover  Health check  Disability compensation cover  Spinal supports, knee braces and pneumatic walking boots.	Up to £12,000/€15,300/\$19,200  Up to 30 days  Up to 10 weeks up to a limit of £30,000/€38,250/\$48,000  Up to £2,000/€2,550/\$3,200  ✓  80% of costs incurred up to £3,500/€4,450/\$5,600 per year  Up to £10,000/€12,750/\$16,000 per year  Up to £200/€255/\$320 per year  One eye test per year  £400/€510/\$640 towards the cost of one health check per year  Up to £100,000/€127,500/\$160,000
Virtual Doctor service Mind Health service Second Opinion service Personal Medical Case Management Health at Hand	Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)  Palliative care  Palliative care  Emergency treatment  Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover  Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)  Ambulance transport for emergency transport toor between hospitals  Evacuation and repatriation service  Health and wellbeing cover  Non-routine dental treatment, for example, replacing crowns  Routine dental treatment. For example, check ups, scale and polish  Accidental damage to teeth  Prescription glasses and contact lenses  Eyesight test cover  Health check  Disability compensation cover  Spinal supports, knee braces and pneumatic walking boots.	Up to £12,000/€15,300/\$19,200  Up to 30 days  Up to 10 weeks up to a limit of £30,000/€38,250/\$48,00  Up to £2,000/€2,550/\$3,200  ✓  80% of costs incurred up to £3,500/€4,450/\$5,600 per year  Up to £10,000/€12,750/\$16,000 per year  Up to £200/€255/\$320 per year  One eye test per year  £400/€510/\$640 towards the cost of one health check per year  Up to £100,000/€127,500/\$160,000  Up to £3,500/€4,450/\$5,600 per year
Mind Health service Second Opinion service Personal Medical Case Management Health at Hand	Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)  Palliative care  Emergency treatment  Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover  Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)  Ambulance transport for emergency transport to or between hospitals  Evacuation and repatriation service  Health and wellbeing cover  Non-routine dental treatment, for example, replacing crowns  Routine dental treatment. For example, check ups, scale and polish  Accidental damage to teeth  Prescription glasses and contact lenses  Eyesight test cover  Health check  Disability compensation cover  Spinal supports, knee braces and pneumatic walking boots.  External prostheses during active treatment of cancer	Up to £12,000/€15,300/\$19,200  Up to 30 days  Up to 10 weeks up to a limit of £30,000/€38,250/\$48,00  Up to £2,000/€2,550/\$3,200  ✓  80% of costs incurred up to £3,500/€4,450/\$5,600 per year  Up to £10,000/€12,750/\$16,000 per year  Up to £200/€255/\$320 per year  Gne eye test per year  £400/€510/\$640 towards the cost of one health check per year  Up to £100,000/€127,500/\$160,000  Up to £3,500/€4,450/\$5,600 per year  Up to £5,000 / €6,375 / \$8,000 regardless of how long you remain a member of a plan arranged by
Second Opinion service  Personal Medical Case Management  Health at Hand	Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)  Palliative care  Palliative care  Emergency treatment  Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover  Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)  Ambulance transport for emergency transport to or between hospitals  Evacuation and repatriation service  Health and wellbeing cover  Non-routine dental treatment, for example, replacing crowns  Routine dental treatment. For example, check ups, scale and polish  Accidental damage to teeth  Prescription glasses and contact lenses  Eyesight test cover  Health check  Disability compensation cover  Spinal supports, knee braces and pneumatic walking boots.  External prosthesis (artificial and removable replacement for a part of the body)	Up to £12,000/€15,300/\$19,200  Up to 30 days  Up to 10 weeks up to a limit of £30,000/€38,250/\$48,00  Up to £2,000/€2,550/\$3,200  ✓  80% of costs incurred up to £3,500/€4,450/\$5,600 per year  Up to £10,000/€12,750/\$16,000 per year  Up to £200/€255/\$320 per year  Gne eye test per year  £400/€510/\$640 towards the cost of one health check per year  Up to £100,000/€127,500/\$160,000  Up to £3,500/€4,450/\$5,600 per year  Up to £5,000 / €6,375 / \$8,000 regardless of how long you remain a member of a plan arranged by
Personal Medical Case Management  Health at Hand	Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)  Palliative care  Palliative care  Emergency treatment  Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with worldwide excluding USA are a of cover  Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)  Ambulance transport for emergency transport to or between hospitals  Exacuation and repatriation service  Health and wellbeing cover  Non-routine dental treatment, for example, replacing crowns  Routine dental treatment. For example, check ups, scale and polish Accidental damage to teeth  Prescription glasses and contact lenses  Eyesight test cover  Health check  Disability compensation cover  Spinal supports, knee braces and pneumatic walking boots. External prostheses during active treatment of cancer  External prosthesis (artificial and removable replacement for a part of the body)	Up to £12,000/€15,300/\$19,200  Up to 30 days  Up to 10 weeks up to a limit of £30,000/€38,250/\$48,00  Up to £2,000/€2,550/\$3,200  ✓  80% of costs incurred up to £3,500/€4,450/\$5,600 per y  Up to £10,000/€12,750/\$16,000 per year  Up to £200/€255/\$320 per year  6400/€510/\$640 towards the cost of one health check per year  Up to £100,000/€127,500/\$160,000  Up to £3,500/€4,450/\$5,600 per year  Up to £5,000 / €6,375 / \$8,000 regardless of how long you remain a member of a plan arranged by
Personal Medical Case Management  Health at Hand	Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)  Palliative care  Emergency treatment  Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover  Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)  Ambulance transport for emergency transport to or between hospitals  Exacuation and repatriation service  Health and wellbeing cover  Non-routine dental treatment, for example, replacing crowns  Routine dental treatment, for example, explacing crowns  Routine dental treatment. For example, check ups, scale and polish  Accidental damage to teeth  Prescription glasses and contact lenses  Eyesight test cover  Health check  Disability compensation cover  Spinal supports, knee braces and pneumatic walking boots.  External prosthesis (artificial and removable replacement for a part of the body)  Support and helplines  Virtual Doctor service	Up to £12,000/€15,300/\$19,200  Up to 30 days  Up to 10 weeks up to a limit of £30,000/€38,250/\$48,00  Up to £2,000/€2,550/\$3,200  ✓  80% of costs incurred up to £3,500/€4,450/\$5,600 per year  Up to £10,000/€12,750/\$16,000 per year  Up to £200/€255/\$320 per year  f400/€510/\$640 towards the cost of one health check per year  Up to £100,000/€127,500/\$160,000  Up to £3,500/€4,450/\$5,600 per year  Up to £5,000 / €6,375 / \$8,000 regardless of how long you remain a member of a plan arranged by
Health at Hand	Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)  Palliative care  Palliative care  Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover  Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)  Ambulance transport for emergency transport to or between hospitals  Evacuation and repatriation service  Health and wellbeing cover  Non-routine dental treatment, for example, replacing crowns  Routine dental treatment. For example, check ups, scale and polish  Accidental damage to teeth  Prescription glasses and contact lenses  Eyesight test cover  Health check  Disability compensation cover  Spinals upports, knee braces and pneumatic walking boots.  External prosthesis (artificial and removable replacement for a part of the body)  Support and helplines  Virtual Doctor service  Mind Health service	Up to £12,000/€15,300/\$19,200  Up to 30 days  Up to 10 weeks up to a limit of £30,000/€38,250/\$48,00  Up to £2,000/€2,550/\$3,200  ✓  Up to £10,000/€12,750/\$16,000 per year  Up to £200/€255/\$320 per year  One eye test per year  £400/€510/\$640 towards the cost of one health check per year  Up to £100,000/€127,500/\$160,000  Up to £3,500/€4,450/\$5,600 per year  Up to £3,500/€4,450/\$5,600 per year  Up to £3,500/€4,450/\$5,600 per year  AXA Global Healthcare Group¹
Doctor, Dental, Optical helpline	Palliative care  Palliative care  Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilstyou are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover Emergency out-patient treatment whilstyou are in the USA (not applicable with USA upgrade)  Ambulance transport for emergency transport to or between hospitals Evacuation and repatriation service  Health and wellbeing cover  Non-routine dental treatment, for example, replacing crowns  Routine dental treatment. For example, check ups, scale and polish  Accidental damage to teeth Prescription glasses and contact lenses Eyesight test cover  Health check  Disability compensation cover  Spinal supports, knee braces and pneumatic walking boots. External prostheses during active treatment of cancer  External prosthesis (artificial and removable replacement for a part of the body)  Support and helptines  Virtual Doctor service  Mind Health service  Second Opinion service	Up to £12,000/€15,300/\$19,200  Up to 30 days  Up to 10 weeks up to a limit of £30,000/€38,250/\$48,00  Up to £2,000/€2,550/\$3,200  ✓  Up to £10,000/€12,750/\$16,000 per year  Up to £200/€255/\$320 per year  One eye test per year  £400/€510/\$640 towards the cost of one health check per year  Up to £100,000/€127,500/\$160,000  Up to £3,500/€4,450/\$5,600 per year  Up to £3,500/€4,450/\$5,600 per year  Up to £3,500/€4,450/\$5,600 per year  AXA Global Healthcare Group¹
	Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)  Palliative care  Emergency treatment  Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover  Emergency out patient treatment whilst you are in the USA (not applicable with USA upgrade)  Ambulance transport for emergency transport to or between hospitals  Evacuation and repatifation service  Health and wellbeing cover  Non-routine dental treatment, for example, replacing crowns  Routine dental treatment, For example, check ups, scale and polish  Accidental damage to beeth  Prescription glasses and contact lenses  Eyesight test cover  Health check  Disability compensation cover  Spinal supports, knee braces and pneumatic walking boots. External prosthesis (artificial and removable replacement for a part of the body)  Support and helplines  Virtual Doctor service  Mind Health service  Second Opinions service  Personal Medical Case Management	Up to £12,000/€15,300/\$19,200  Up to 30 days  Up to 10 weeks up to a limit of £30,000/€38,250/\$48,00  Up to £2,000/€2,550/\$3,200  ✓  Up to £10,000/€12,750/\$16,000 per year  Up to £200/€255/\$320 per year  One eye test per year  £400/€510/\$640 towards the cost of one health check per year  Up to £100,000/€127,500/\$160,000  Up to £3,500/€4,450/\$5,600 per year  Up to £3,500/€4,450/\$5,600 per year  Up to £3,500/€4,450/\$5,600 per year  AXA Global Healthcare Group¹

Key 🗸 Included 🗶 Not included 🛨 Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently

## 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:

- $\textbf{\textit{X}} \ \ \mathsf{Treatment} \ \mathsf{of} \ \mathsf{medical} \ \mathsf{conditions} \ \mathsf{you} \ \mathsf{had}, \mathsf{or} \ \mathsf{had} \ \mathsf{symptoms} \ \mathsf{of}, \mathsf{before} \ \mathsf{you} \ \mathsf{joined}$
- **X** Preventative treatment
- 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)
- $\textbf{\textit{X}} \ \ \mathsf{USA} \ \mathsf{cover} \ \mathsf{excluded} \ \mathsf{unless} \ \mathsf{this} \ \mathsf{has} \ \mathsf{been} \ \mathsf{selected} \ \mathsf{with} \ \mathsf{your} \ \mathsf{cover}$
- $\textbf{\textit{x}} \;\; \mathsf{Claims} \, \mathsf{if} \, \mathsf{youtravel} \, \mathsf{outside} \, \mathsf{your} \, \mathsf{area} \, \mathsf{to} \, \mathsf{get} \, \mathsf{treatment} \, \mathsf{or} \, \mathsf{against} \, \mathsf{medical} \, \mathsf{advice}$
- **X** 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.

## Excess

 $You \, can \, help \, control \, the \, cost \, of \, your \, premium \, by \, adding \, an \, excess \, to \, your \, policy. \, We \, offer \, five \, levels \, of \, excess, \, per \, person, \, per \, year: \, description \, for all a control \, the \, cost \, of \, your \, premium \, by \, adding \, an \, excess \, to \, your \, policy. \, We \, offer \, five \, levels \, of \, excess, \, per \, person, \, per \, year: \, description \, for all a cost \, of \, your \, premium \, by \, adding \, an \, excess \, to \, your \, policy. \, We \, offer \, five \, levels \, of \, excess, \, per \, person, \, per \, year: \, description \, for all a cost \, of \, your \, policy. \, An excess \, to \, your \, policy \, description \, for all a cost \, person, \, per \, year: \, description \, for all a cost \, person, \, per \, year: \, description \, for all a cost \, person, \, per \, year: \, description \, for all a cost \, person, \, per \, year: \, description \, for all a cost \, person, \, per \, year: \, description \, for all a cost \, person, \, per \, year: \, description \, for all a cost \, person, \, per \, year: \, description \, for all a cost \, person, \, per \, year: \, description \, for all a cost \, person, \, per \, year: \, description \, for all a cost \, person, \, per \, year: \, description \, for all a cost \, person, \, per \, year: \, description \, for all a cost \, person, \, per \, year: \, description \, for all a cost \, person, \, per \, year: \, description \, for all a cost \, person, \, pers$ 











## Important information

This policy is written in English and may be translated into another language. In the event of a discrepancy or other uncertainty, the English version of this policy will prevail.

 $^1\!AXA\,Global\,Healthcare\,Group\,-\,AXA\,Global\,Healthcare\,(UK)\,Limited\,and\,its\,subsidiaries\,globally, including\,AXA\,Global\,Healthcare\,(EU)\,Limited\,and\,AXA\,Global\,Healthcare\,(Hong\,Kong)\,Limited.$