



Global healthcare

# Comparing our plans

An overview of the cover you can get with our personal international health insurance plans

On the following pages, you'll find a quick overview of our plans and what each one offers. It's here to help you choose a plan, or as a reminder of the cover you've already chosen.

Whichever plan you go for, you'll have the same friendly, experienced, personal service and fast claims payment<sup>1</sup>. Here are some other reasons it pays to choose AXA. Plus, the following services are included in all our plans:

# Getting to know our cover



## Virtual Doctor service

Speak to an experienced doctor, day or night, from anywhere in the world – by video or phone<sup>2</sup>.



## Second Opinion Service

An independent second opinion from a world-leading expert – for when you just aren't quite sure.



## Evacuation and repatriation

If you can't get the help you need locally, we'll make sure you get to where you need to be – and back home again.



## Extra support if you're diagnosed with cancer

A dedicated case manager as a consistent point of contact, to oversee your case and make sure everything goes smoothly.

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<sup>1</sup> In Jan 2019, 81.2% of claims were completed in 2 days.

<sup>2</sup> 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. Telephone appointments are available 24/7/365 and call-backs are typically within 24 hours. Video appointments are available between 08:00 and 00:00 UK time, Monday to Friday. Video appointments in German are available between 08:00 -20:00 CET, Monday to Friday.

# The most we'll pay



|                                | Foundation                                 | Standard   | Comprehensive                                    | Prestige   | Prestige Plus                                    |
|--------------------------------|--|--|--|--|--|
| <b>At a glance</b>             |  |  |  |  |  |
| Annual policy limit per member | Up to<br>£100,000 / €125,000<br>/\$160,000 | Up to<br>£1,000,000 / €1,275,000<br>/\$1,600,000 | Up to<br>£1,500,000 / €1,900,000<br>/\$2,400,000 | Up to<br>£2,000,000 / €2,550,000<br>/\$3,200,000 | Up to<br>£5,000,000 / €6,375,000<br>/\$8,000,000 |

## Your excess options

Adding an excess will lower your premiums. We offer five levels (per person, per year):

- › £100 / €125 / \$160
- › £250 / €320 / \$400
- › £500 / €640 / \$800
- › £1,000 / €1,275 / \$1,600
- › £2,000 / €2,550 / \$3,200

In addition, if you pick Standard without the out-patient upgrade, we offer two more levels (per person, per year):

- › £5,000 / €6,375 / \$8,000
- › £10,000 / €12,575 / \$16,000

# Cover for in-patient or day-patient treatment in hospital



| Main cover   | Foundation  | Standard  | Comprehensive   | Prestige  | Prestige Plus   |
|--|---|---|---|---|---|
| <b>In-patient and day-patient cover</b>  |   |   |   |   |   |
| Treatment charges for surgeons, anaesthetists, physicians and consultants. Plus tests, physiotherapy and accommodation in hospital | ✓   | ✓   | ✓   | ✓   | ✓   |
| CT, MRI and PET scans  | ✓   | ✓   | ✓   | ✓   | ✓   |
| Parent accommodation in a hospital<br><i>One parent staying with a child member under 18</i>                                       | ✓   | ✓   | ✓   | ✓   | ✓   |
| Parent accommodation in a hotel<br><i>One parent while a child is in hospital</i>  | £100 / €125 / \$160 a night up to £500 / €625 / \$800 | £100 / €125 / \$160 a night up to £500 / €625 / \$800 | £100 / €125 / \$160 a night up to £500 / €625 / \$800 | £100 / €125 / \$160 a night up to £500 / €625 / \$800 | £100 / €125 / \$160 a night up to £500 / €625 / \$800 |
| Psychiatric treatment<br><i>As an in-patient</i>   | 100 days over membership lifetime                     | 100 days over membership lifetime                     | 100 days over membership lifetime                     | 100 days over membership lifetime                     | 100 days over membership lifetime                     |
| Cash benefit if you have free in-patient treatment and free hospital accommodation   | ✗   | £100 / €125 / \$160 a night                           | £100 / €125 / \$160 a night                           | £100 / €125 / \$160 a night                           | £150 / €190 / \$240 a night                           |

# Cover for out-patient treatment



| Main cover   | Foundation | Standard | Comprehensive  | Prestige   | Prestige Plus                                     |
|--|------------|----------|--|--|---|
| <b>Out-patient cover</b>                               |            |          |  |  |   |
| Surgery  | ✓          | ✓        | ✓  | ✓  | ✓   |
| CT, MRI and PET scans                                  | ✓          | ✓        | ✓  | ✓  | ✓   |
| Consultations  |            |          | Combined limit of<br>£3,500/€4,460/\$5,600   | Combined limit of<br>£5,750/€7,330/\$9,200   | ✓   |
| Diagnostic tests including x-rays and ultrasound scans |            |          |  |  | ✓   |
| Psychiatric treatment                                  |            |          | Complementary therapy and<br>Chinese herbal medicine<br>– up to £300/€380/\$480<br>from the combined limit | Complementary therapy and<br>Chinese herbal medicine<br>– up to £300/€380/\$480<br>from the combined limit | Up to 30 sessions                                 |
| Physiotherapy  |            |          |  |  | Up to 35 sessions                                 |
| Complementary therapy                                  | +          | +        |  |  | Up to 35 sessions                                 |
| Vaccinations   |            |          | Vaccinations – up to<br>£300/€380/\$480<br>from the combined limit   | Vaccinations – up to<br>£300/€380/\$480<br>from the combined limit   | Up to £500/€635/\$800                             |
| Chinese herbal medicine                                |            |          |  |  | Up to 15 sessions at<br>£100/€125/\$160 a session |
| Prescribed drugs and dressings                         |            |          | Up to £500/€635/\$800  | Up to £750/€950/\$1,200  | ✓   |

## + Optional upgrades

| Out-patient  | Foundation   | Standard   | Comprehensive       | Prestige            | Prestige Plus       |
|--|--|--|---------------------|---------------------|---------------------|
| Consultations  |  |  |                     |                     |                     |
| Diagnostic tests including x-rays and ultrasound scans | Combined limit of<br>£2,500/€3,200/\$4,000   | Combined limit of<br>£1,000/€1,275/\$1,600   |                     |                     |                     |
| Psychiatric treatment                                  | Complementary therapy and<br>Chinese herbal medicine<br>– up to £300/€380/\$480<br>from the combined limit | Complementary therapy and<br>Chinese herbal medicine<br>– up to £200/€250/\$320<br>from the combined limit |                     |                     |                     |
| Physiotherapy  |  |  | Already<br>included | Already<br>included | Already<br>included |
| Complementary therapy                                  |  |  |                     |                     |                     |
| Chinese herbal medicine                                | Vaccinations – up to<br>£100/€125/\$160<br>from the combined limit   | Vaccinations – up to<br>£150/€190/\$240<br>from the combined limit   |                     |                     |                     |
| Vaccinations   |  |  |                     |                     |                     |
| Prescribed drugs and dressings                         | Up to £100/€125/\$160  | Up to £100/€125/\$160  |                     |                     |                     |

# Cover if you're diagnosed with cancer



| Main cover   | Foundation  | Standard  | Comprehensive   | Prestige  | Prestige Plus  |
|--|---|---|---|---|--|
| <b>Cancer cover</b>  |   |   |   |   |  |
| Radiotherapy and chemotherapy  | ✓   | ✓   | ✓   | ✓   | ✓  |
| Chemotherapy or biological drug treatment to prevent recurrence or maintain remission                              | ✓   | ✓   | ✓   | ✓   | ✓  |
| Follow-up consultations<br><i>While you're a member on a plan that includes these</i>                              | +   | +   | ✓   | ✓   | ✓  |
|  | <i>Included if you add<br/>Out-patient<br/>optional upgrade</i> | <i>Included if you add<br/>Out-patient<br/>optional upgrade</i> |   |   |  |
| Radiotherapy and chemotherapy cash benefit<br><i>When you've had free day-patient<br/>or out-patient treatment</i> | £50 / €60 / \$80 a day<br>up to £2,000 / €2,400 / \$3,200       | £50 / €60 / \$80 a day<br>up to £5,000 / €6,375 / \$8,000       | £50 / €60 / \$80 a day<br>up to £5,000 / €6,375 / \$8,000 | £50 / €60 / \$80 a day<br>up to £5,000 / €6,375 / \$8,000 | £150 / €190 / \$240 a day<br>up to £5,000 / €6,375 / \$8,000 |
| Wigs or other temporary head coverings<br><i>While you're having active treatment only</i>                         | ✗   | Up to £400 / €510 / \$640                                       | Up to £400 / €510 / \$640                                 | Up to £400 / €510 / \$640                                 | Up to £400 / €510 / \$640                                    |
| Chemotherapy or antibiotics at home  | Up to 14 days   | Up to 14 days   | Up to 14 days   | Up to 28 days   | Up to 28 days  |

# Cover for other specific conditions



| Main cover  | Foundation                    | Standard                      | Comprehensive                      | Prestige                           | Prestige Plus                       |
|---|-------------------------------|-------------------------------|------------------------------------|------------------------------------|-------------------------------------|
| <b>Other specific conditions</b>  |                               |                               |                                    |                                    |                                     |
| Chronic illness – in-patient treatment for acute flare ups  | ✓                             | ✓                             | ✓                                  | ✓                                  | ✓                                   |
| Kidney dialysis – before a transplant   | For 6 weeks before transplant | For 6 weeks before transplant | For 6 weeks before transplant      | For 6 weeks before transplant      | For 6 weeks before transplant       |
| Chronic illness – routine follow-up consultations and monitoring  | ✗                             | ✗                             | ✓                                  | ✓                                  | ✓                                   |
| Kidney dialysis – for chronic kidney failure  | ✗                             | ✗                             | Up to £25,000 / €31,875 / \$40,000 | Up to £50,000 / €63,750 / \$80,000 | Up to £75,000 / €95,625 / \$120,000 |
| Routine pregnancy and childbirth<br><i>A moratorium applies, please speak to an adviser for details</i> | ✗                             | ✗                             | ✗                                  | Up to £10,000 / €12,750 / \$16,000 | Up to £12,000 / €15,300 / \$19,200  |
| Palliative care   | ✗                             | ✗                             | ✗                                  | Cancer only – up to 30 days        | Up to 30 days                       |

# Cover for ambulances, emergencies, and travel insurance



| Main cover   | Foundation | Standard   | Comprehensive                                    | Prestige  | Prestige Plus   |
|--|------------|--|--|---|---|
| <b>Emergencies and travel insurance</b>  |            |  |  |   |   |
| Ambulance transport to or between hospitals, or when considered medically necessary  | ✓          | ✓  | ✓  | ✓   | ✓   |
| Evacuation and repatriation service  | ✓          | ✓  | ✓  | ✓   | ✓   |
| Emergency in-patient and day-patient treatment in the USA (if your cover doesn't include the USA already)<br><i>For a medical condition that starts suddenly while you're in the USA</i> | ✗          | Up to 6 weeks up to £10,000 / €12,750 / \$16,000 | Up to 6 weeks up to £15,000 / €19,125 / \$24,000 | Up to 10 weeks up to £20,000 / €25,500 / \$32,000           | Up to 10 weeks up to £30,000 / €38,250 / \$48,000           |
| Emergency out-patient treatment in the USA (if your cover doesn't include the USA already)   | ✗          | ✗  | ✗  | ✗   | Up to £2,000 / €2,550 / \$3,200                             |
| International Travel Plan<br><i>Travel insurance covering things like cancellation, delay, or lost baggage</i>   | ✗          | +  | +  | Up to 183 days cover a year<br>Single trip maximum: 95 days | Up to 183 days cover a year<br>Single trip maximum: 95 days |

## + Optional upgrades

| International Travel Plan  | Foundation                                     | Standard  | Comprehensive   | Prestige                | Prestige Plus           |
|--|--|---|---|-------------------------|-------------------------|
| International Travel Plan<br><i>Travel insurance covering things like cancellation, delay, or lost baggage</i> | <i>International Travel Plan not available</i> | <i>Up to 183 days cover a year<br/>Single trip maximum: 95 days</i> | <i>Up to 183 days cover a year<br/>Single trip maximum: 95 days</i> | <i>Already included</i> | <i>Already included</i> |



# Dental and optical



| Main cover   | Foundation                         | Standard                                  | Comprehensive                             | Prestige                                  | Prestige Plus                                   |
|--|------------------------------------|---|---|---|---|
| Cover for your teeth and eyes  |                                    |   |   |   |   |
| Accidental damage to teeth   | Up to<br>£5,000 / €6,375 / \$8,000 | Up to<br>£10,000 / €12,750 / \$16,000     | Up to<br>£10,000 / €12,750 / \$16,000     | Up to<br>£10,000 / €12,750 / \$16,000     | Up to<br>£10,000 / €12,750 / \$16,000           |
| Non-routine dental treatment<br><i>Such as fillings</i>                | ✗                                  | 50% of costs up to<br>£320 / €405 / \$510 | 50% of costs up to<br>£320 / €405 / \$510 | 50% of costs up to<br>£500 / €635 / \$800 | 80% of costs up to<br>£3,500 / €4,450 / \$5,600 |
| Routine dental treatment<br><i>Such as check ups, scale and polish</i> | ✗                                  | ✗   | +   | +   |   |
| Prescription glasses and contact lenses                                | ✗                                  | ✗   | Up to £100 / €125 / \$160                 | Up to £100 / €125 / \$160                 | Up to £200 / €255 / \$320                       |
| Eyesight test cover  | ✗                                  | ✗   | One eye test                              | One eye test                              | One eye test                                    |

## + Optional upgrades

| Dental care  | Foundation                       | Standard                         | Comprehensive                                   | Prestige  | Prestige Plus           |
|--|----------------------------------|----------------------------------|---|---|-------------------------|
| Non-routine dental treatment<br><i>Such as fillings</i>                | <i>Dental care not available</i> | <i>Dental care not available</i> | 80% of costs up to<br>£1,000 / €1,275 / \$1,600 | 80% of costs up to<br>£1,500 / €1,900 / \$2,400 | <i>Already included</i> |
| Routine dental treatment<br><i>Such as check ups, scale and polish</i> |                                  |                                  |   |   |                         |

# Supporting your everyday health and wellbeing



| Main cover   | Foundation | Standard  | Comprehensive   | Prestige  | Prestige Plus   |
|--|------------|---|---|---|---|
| <b>Health, wellbeing and support</b>   |            |   |   |   |   |
| Personal Medical Case Management   | ✓          | ✓   | ✓   | ✓   | ✓   |
| Health at Hand   | ✓          | ✓   | ✓   | ✓   | ✓   |
| Virtual Doctor service   | ✓          | ✓   | ✓   | ✓   | ✓   |
| Mind Health service  | ✓          | ✓   | ✓   | ✓   | ✓   |
| Second Opinion Service   | ✓          | ✓   | ✓   | ✓   | ✓   |
| Spinal supports, knee braces and pneumatic walking boots   | ✗          | Up to<br>£1,500 / €1,900 / \$2,400                          | Up to<br>£2,000 / €2,550 / \$3,200                          | Up to<br>£2,500 / €3,200 / \$4,000                          | Up to<br>£3,500 / €4,450 / \$5,600                          |
| External prostheses during active cancer treatment   | ✗          |   |   |   |   |
| External prosthesis to replace a body part following an accident or surgery<br><i>Not during active cancer treatment – see above</i> | ✗          | Up to £5,000 / €6,375 / \$8,000<br>over membership lifetime | Up to £5,000 / €6,375 / \$8,000<br>over membership lifetime | Up to £5,000 / €6,375 / \$8,000<br>over membership lifetime | Up to £5,000 / €6,375 / \$8,000<br>over membership lifetime |
| Health check   | ✗          | ✗   | ✗   | Up to £300 / €380 / \$480                                   | Up to £400 / €510 / \$640                                   |
| Disability compensation cover<br><i>A lump sum paid if you have a specific type of accident that leads to a disability</i>           | ✗          | ✗   | ✗   | Up to<br>£50,000 / €63,750 / \$80,000                       | Up to<br>£100,000 / €127,500 / \$160,000                    |

# What we don't cover



## What's not covered

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Like most health insurance policies, there are things our plans don't cover. We've given a summary of these below, but please see the membership handbook for full details of what is and isn't covered – or ask us.

- ✗ Treatment of medical conditions you had, or had symptoms of, before you joined.
- ✗ Out-patient cover is excluded on **Foundation** and **Standard** unless you have the out-patient option.
- ✗ Routine dental check-ups for **Foundation**, **Standard**, **Comprehensive** or **Prestige**. (+ Available as an optional upgrade to **Comprehensive** and **Prestige**).
- ✗ Preventative treatment.
- ✗ The costs of arranging treatment.
- ✗ Routine pregnancy and childbirth on **Foundation**, **Standard** and **Comprehensive**.
- ✗ Except for in-patient treatment needed for acute flare ups, treatment of conditions that last a long time or come back (known as chronic conditions) if you're on **Foundation** or **Standard**.
- ✗ 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 if you travel anywhere against medical advice.
- ✗ Cover in the USA, unless you've chosen to include the USA in your cover area.
- ✗ Treatment that you receive in the UK from providers that are not listed in our Directory of Hospitals if you're on **Foundation**, **Standard**, **Comprehensive** or **Prestige**.



## Want to find out more?

If you have any questions at all about our cover,  
or need a hand choosing between plans, simply speak to us,  
your intermediary or AXA representative.

To get more information and request a quote, call us on

**+44 (0)1892 596 418**

Lines are open 8am-5pm (UK time)

**Find out more on [axaglobalhealthcare.com](https://axaglobalhealthcare.com)**

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