



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:



## 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.

# Getting to know our cover

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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 £100,000 / €125,000 /\$160,000	Up to £1,000,000 / €1,275,000 /\$1,600,000	Up to £1,500,000 / €1,900,000 /\$2,400,000	Up to £2,000,000 / €2,550,000 /\$3,200,000	Up to £5,000,000 / €6,375,000 /\$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 <i>One parent staying with a child member under 18</i>	✓	✓	✓	✓	✓
Parent accommodation in a hotel <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 <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 £3,500/€4,460/\$5,600	Combined limit of £5,750/€7,330/\$9,200	✓
Diagnostic tests including x-rays and ultrasound scans					✓
Psychiatric treatment	+		Complementary therapy and Chinese herbal medicine – up to £300/€380/\$480 from the combined limit	Complementary therapy and Chinese herbal medicine – up to £300/€380/\$480 from the combined limit	Up to 30 sessions
Physiotherapy					Up to 35 sessions
Complementary therapy		+			Up to 35 sessions
Vaccinations			Vaccinations – up to £300/€380/\$480 from the combined limit	Vaccinations – up to £300/€380/\$480 from the combined limit	Up to £500/€635/\$800
Chinese herbal medicine	✗				Up to 15 sessions at £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 £2,500/€3,200/\$4,000	Combined limit of £1,000/€1,275/\$1,600			
Psychiatric treatment	Complementary therapy and Chinese herbal medicine – up to £300/€380/\$480 from the combined limit	Complementary therapy and Chinese herbal medicine – up to £200/€250/\$320 from the combined limit			
Physiotherapy			Already included	Already included	Already included
Complementary therapy					
Chinese herbal medicine	Vaccinations – up to £100/€125/\$160 from the combined limit	Vaccinations – up to £150/€190/\$240 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 <i>While you're a member on a plan that includes these</i>	+	+	✓	✓	✓
	<i>Included if you add Out-patient optional upgrade</i>	<i>Included if you add Out-patient optional upgrade</i>			
Radiotherapy and chemotherapy cash benefit <i>When you've had free day-patient or out-patient treatment</i>	£50 / €60 / \$80 a day up to £2,000 / €2,400 / \$3,200	£50 / €60 / \$80 a day up to £5,000 / €6,375 / \$8,000	£50 / €60 / \$80 a day up to £5,000 / €6,375 / \$8,000	£50 / €60 / \$80 a day up to £5,000 / €6,375 / \$8,000	£150 / €190 / \$240 a day up to £5,000 / €6,375 / \$8,000
Wigs or other temporary head coverings <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 <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) <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 <i>Travel insurance covering things like cancellation, delay, or lost baggage</i>	✗	+	+	Up to 183 days cover a year Single trip maximum: 95 days	Up to 183 days cover a year Single trip maximum: 95 days

## + Optional upgrades

International Travel Plan	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
International Travel Plan <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 Single trip maximum: 95 days</i>	<i>Up to 183 days cover a year 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 £5,000 / €6,375 / \$8,000	Up to £10,000 / €12,750 / \$16,000	Up to £10,000 / €12,750 / \$16,000	Up to £10,000 / €12,750 / \$16,000	Up to £10,000 / €12,750 / \$16,000
Non-routine dental treatment <i>Such as fillings</i>	✗	50% of costs up to £320 / €405 / \$510	50% of costs up to £320 / €405 / \$510	50% of costs up to £500 / €635 / \$800	80% of costs up to £3,500 / €4,450 / \$5,600
Routine dental treatment <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 <i>Such as fillings</i>	<i>Dental care not available</i>	<i>Dental care not available</i>	80% of costs up to £1,000 / €1,275 / \$1,600	80% of costs up to £1,500 / €1,900 / \$2,400	<i>Already included</i>
Routine dental treatment <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 £1,500 / €1,900 / \$2,400	Up to £2,000 / €2,550 / \$3,200	Up to £2,500 / €3,200 / \$4,000	Up to £3,500 / €4,450 / \$5,600
External prostheses during active cancer treatment	✗				
External prosthesis to replace a body part following an accident or surgery <i>Not during active cancer treatment – see above</i>	✗	Up to £5,000 / €6,375 / \$8,000 over membership lifetime	Up to £5,000 / €6,375 / \$8,000 over membership lifetime	Up to £5,000 / €6,375 / \$8,000 over membership lifetime	Up to £5,000 / €6,375 / \$8,000 over membership lifetime
Health check	✗	✗	✗	Up to £300 / €380 / \$480	Up to £400 / €510 / \$640
Disability compensation cover <i>A lump sum paid if you have a specific type of accident that leads to a disability</i>	✗	✗	✗	Up to £50,000 / €63,750 / \$80,000	Up to £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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