



Changes to your plan

An overview of the important changes to your healthcare insurance this time.

The main changes

We constantly review our plans and often make changes to update or clarify the cover you have. Here are the more significant changes we've made this year – please read them alongside your handbook. You might see other changes in your handbook, but these don't affect your cover.

Updates to your cover for cancer treatment

If you're having cancer treatment, it's important to know what your policy will and won't cover. So we've reviewed the wording in your handbook and made a few changes to make sure it's clear. For full details, please see the cancer section of your handbook.

There are a couple of significant changes in this section that we've highlighted below:

120 day admission limit

As with treatment for other medical conditions, your cover for in-patient treatment of cancer is limited to 120 days. We have made this clear in your handbook.

Increase in wig benefit and addition of head coverings

We're increasing the amount we'll pay towards the cost of wigs while you're having cancer treatment from £150/€190/\$240 to £400/€510/\$640. You can now also claim for other temporary head coverings, like head scarves or hats.

[See section 4 'Cancer' of your handbook.](#)

Your cancellation rights

We recommend that you read the cancelling your membership section of your handbook to make sure you are aware of your rights.

Paying for treatment packages

Some treatments, such as a course of dental treatment, tend to be provided as a package. We've made it clear that we'll only pay for treatment that's part of a package once the whole course treatment is completed.

[See section 2.1 'How we pay claims' of your handbook.](#)

New cover towards the cost of an external prosthesis

We've added a new benefit to your policy, paying up to £5,000/€6,375/\$8,000 towards the cost of an external prosthesis if you need one after an accident or surgery for a medical condition. This is so long as you've had continuous cover with us since before the accident or surgery happened.

[See section 4 'External prostheses or appliances' of your handbook.](#)

Changes to the country where you normally live

Depending on where in the world you are living, there may be some limits or restrictions on how your cover is renewed, or if we are able to offer you a renewal. It's really important that you let us know if you change the country where you normally live, so we can make sure our records are up to date and that we offer you the right option when it comes to renewing your policy.

[Please see section 6.1 of your handbook for more information.](#)

This document is available in other formats. If you'd like a Braille, large print or audio version, please get in touch.

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Virtual Doctor consultations

Access to our Virtual Doctor service was previously only available on plans that included out-patient cover. We've now made this service available to all members, so you don't need to have out-patient cover to access unlimited Virtual Doctor consultations 24/7. The cost of your consultations will not be taken from any benefit allowance on your policy but you must use our Virtual Doctor service for the consultations to be eligible. Costs for any other virtual consultation will not be covered.

Please see your membership handbook for full details of how to access the service.