



Islands Health Plan

# Still by your side

Helping you access private healthcare  
in the Channel Islands, Isle of Man,  
mainland UK and Europe

Once you leave your company, you'll no longer be covered on their healthcare scheme. But don't worry, as the scheme was provided by AXA, it's easy for you and your family to continue your cover on one of our personal plans.<sup>†</sup>

## What we're offering you:

- A chance to keep your cover for previous and existing medical conditions. (Some of the benefit limits you had on your company plan may differ on a personal plan).
- Up to 3 months to take up the offer, after leaving your company scheme.

You may find it difficult to continue your cover for any existing or previous medical conditions at a later date.

It's also important to note that if you decide to move insurers, you and any family members covered on your policy, wouldn't be guaranteed this continuity of cover.

## By continuing your cover with AXA, you'll be able to:

### Access any claims history or records you already have with AXA

- Any claims history you have can be transferred across from your company scheme - no need for paperwork or application forms.

### Continue using your online account

- You'll still have access to your online account, where you can manage your account details, submit any claims, and stay in touch with us.

### Have access to emergency in-patient treatment wherever you go:

- With any of our cover levels, you'll be covered in an emergency whether you're at home or abroad. For our Core cover level this means throughout the UK and Europe, and for Classic, Premier and Ultimate, you'll be covered in an emergency, anywhere in the world.

## How to continue your cover

Call us today on our dedicated helpline: +44 (0) 1892 612 080.\* We can help explain your options, go through what is and isn't covered and set up your cover for you.

# Continuing your healthcare cover

## Different plan, same features

Don't forget, some of the great features and services that you had on your corporate scheme may still be available on your new personal plan.

### As standard, all of our personal plans offer:

- Access to Virtual Doctor from AXA, with the chance to speak to a doctor at anytime, day or night
- Emergency evacuation and repatriation as standard
- Access to an independent second medical opinion service.

And you can include optional cover for optical and dental treatment with upgrades on certain plans. You can also choose to extend your hospital network to include more hospitals in London.

\* Lines are open Monday to Friday, 8am-5pm (UK time). We may record and/or monitor calls for quality assurance, training and as a record of our conversation.

<sup>†</sup> Due to restrictions in some countries, we might not be able to provide you with cover. To find out more, just get in touch.

# The Islands Health Plan puts you in charge of your healthcare choices

If ill health strikes, it's reassuring to know that you can access the treatment you need quickly - locally, in mainland UK, or in Europe.

- ✓ Our Islands Health Plan is carefully designed to give you or your family fast access to care when you need it.
- ✓ AXA has supported customers in the Channel Islands and the Isle of Man for over 25 years.<sup>1</sup>
- ✓ Access to our strong medical provider network on the islands, across the UK and throughout Europe.
- ✓ Our plan gives you all the certainty of a predictable regular cost, not a sudden bill when you've had the treatment.

Access to over  
**8,000**  
medical facilities  
across our medical  
provider network<sup>3</sup>

## Quick, reliable, easy access to healthcare

- ✓ You can use a hospital on the islands, in mainland UK, or throughout Europe.
- ✓ 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, if you need it.
- ✓ Our higher cover levels include GP fees too.
- ✓ If you can't get the care you need locally, AXA will help you with the costs of travelling to another island or the UK for treatment.
- ✓ For treatment in the UK, AXA's Fast Track Appointments team can get you an appointment quickly - usually within two weeks<sup>2</sup> - and sort everything out for you.
- ✓ You can reach our expert, friendly team easily and quickly.
- ✓ You can get emergency treatment throughout Europe - or worldwide, with all but one of our cover levels.

# Choose the plan that suits you

We'll help you customise the plan to suit your needs, and be on hand to help you with any questions, any time.

## 1

### Which cover level suits you?

Choose the cover level that's right for you.

**Core** – for superb value, covering CT, MRI and PET scans, hospital stays and emergency transport

**Classic** – including out-patient treatment and emergency treatment outside Europe

**Premier** – including GP fees and a health check

**Ultimate** – our top-level cover, with extensive out-patient benefits and dental and optical cover included

## 2

### Add an upgrade

Boost your cover with an upgrade.

**Dental and optical cover**  
 **Access to our extended hospital network** – including more London hospitals

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## 3

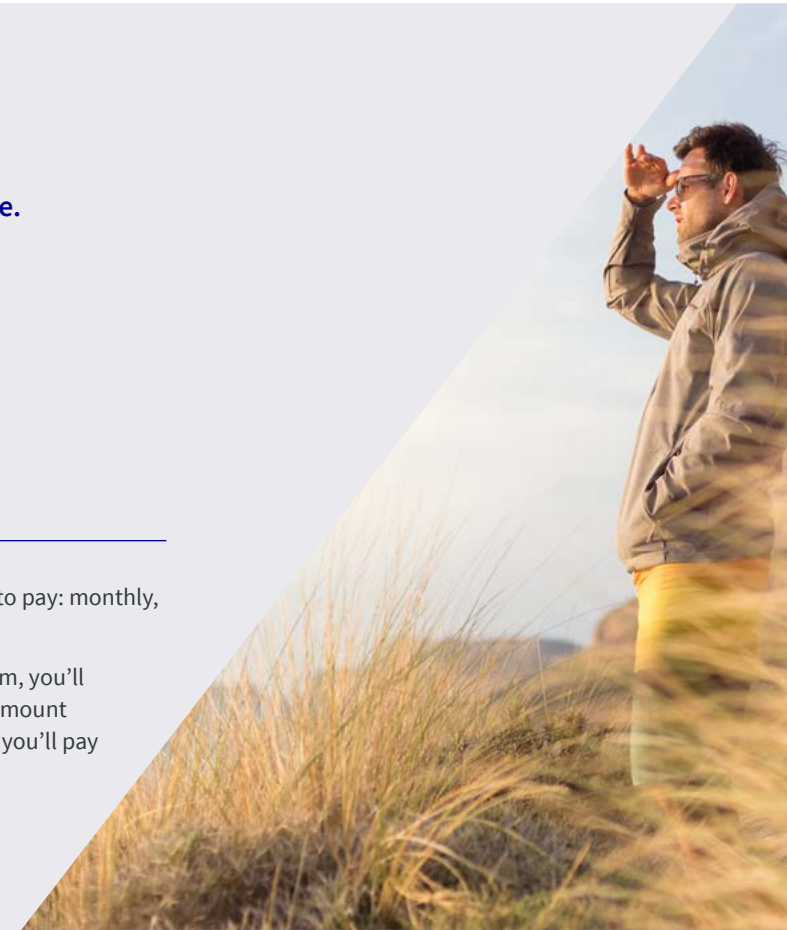
### Tailor your cover

- Choose how often you'd like to pay: monthly, quarterly or annually.
- Add an excess: when you claim, you'll agree to pay up to a certain amount per policy year, and in return you'll pay less for your premiums.

### Here's an example:

David works in Saint Helier but often travels elsewhere for work and to visit family.

He's chosen Premier cover level so that he's covered for visits to his GP, and added the dental and optical upgrade to help with the cost of his glasses. Then he's reduced the cost of his annual premium by adding an excess of £200.



# Plans in detail

1 of 2

## Islands Health Plan

### What's my area of cover?

Guernsey, Jersey and Isle of Man, UK and Europe (plus emergency in-patient treatment anywhere in the world).

### Which hospital network can I use?

The Islands Health Plan Directory of Hospitals for UK and Channel Islands hospitals and any hospital in Europe.

### Access to our extended network of hospitals

As well as access to hospitals in Europe, the Channel Islands and the UK (as listed in the Islands Health Plan Directory of Hospitals), you can choose to extend your hospital network and gain access to a greater selection of hospitals in London.

### What upgrades can I add?

#### Dental and optical cover

For Core, Classic and Premier, you can add cover to include:

- ✓ 80% of the cost for non-routine dental treatment, up to £150 each year
- ✓ 80% of the cost for prescription glasses and contact lenses, up to £100 each year
- ✓ Up to £25 towards an eye test each year
- ✓ **Dental and optical cover is automatically included on Ultimate plans.**

## Summary of benefits

In-patient & day-patient treatment	Core	Classic	Premier	Ultimate
Hospital and accommodation charges	Paid in full			
Out of directory cash benefit when a member receives treatment at a facility in the UK not listed in the Islands Health Plan Directory of Hospitals	£100 each day / night			
Specialist fees (surgeons, anaesthetists and physicians)	No annual maximum			
Parent accommodation: Charges for one parent staying in hospital with a child under the age of 18 and covered by the policy	Paid in full			
Hotel accommodation for one parent while a child is in hospital	£100 a night up to £500 per year			
Emergency outside of Europe cover	No cover	Paid in full for up to 8 weeks treatment in any year up to a total of £25,000 a year	Paid in full for up to 8 weeks treatment in any year up to a total of £30,000 a year	Paid in full for up to 8 weeks treatment in any year up to a total of £50,000 a year
Cash benefit for each night you receive free in-patient treatment and free hospital accommodation within the UK or Channel Islands	No cover	£50 per night up to £2,000 per year		£100 per night up to £2,000 per year
In-patient psychiatric treatment	100 days per member lifetime			
Out-patient cover	Core	Classic	Premier	Ultimate
Surgical procedures	No annual maximum			
CT, MRI and PET scans received as an in-patient, day-patient or out-patient at any hospital in Europe and scanning centre within the Islands Health Plan Directory of Hospitals	Paid in full			
CT, MRI and PET scans per visit for using a CT, MRI or PET facility in the UK that is not listed as a scanning centre in the Islands Health Plan Directory of Hospitals	£100 each visit			
Psychiatric – out-patient consultations and treatment	No cover		Up to £1,000 per year	
Other out-patient treatment – combined limit, including:	Not included	Up to £1,000 per year	Up to £2,500 per year	No annual maximum
Specialist consultations	No cover			
Complementary practitioner charges				
Physiotherapy				
Diagnostic tests				
	Treatment for GP referred physiotherapy and/or complementary practitioner treatment up to 10 sessions per year. Further sessions available under specialist referral up to your out-patient limit			

# Plans in detail continued

2 of 2

Cancer cover	Core	Classic	Premier	Ultimate
Radiotherapy and chemotherapy received as an in-patient, day-patient or out-patient	No annual maximum			
Drug treatment to prevent recurrence of cancer (excluding pre-existing conditions)	No annual maximum			
Follow-up consultations	No cover	No annual maximum within out-patient limit		No annual maximum
Day-patient and out-patient radiotherapy and chemotherapy cash benefit when treatment and accommodation has been free of charge	£50 per day up to £5,000 per year			
Experimental treatment for cancer	Costs and conditions to be agreed before treatment			
Hospital-at-home	Paid in full			
Palliative care	Included			
Hospice donation	No cover		£100 per night	
External prostheses during active treatment of cancer	No cover	Up to £1,500 per year	Up to £2,500 per year	Up to £5,000 per year
Purchase of wigs during active treatment of cancer	No cover	Up to £150 per year		
Transportation from the Islands to UK or another Island for eligible cancer treatment if local treatment is not available	No cover		Up to £1,000 per year	Up to £1,500 per year
Other benefits	Core	Classic	Premier	Ultimate
GP fees	No cover		Up to £500 per year	No annual maximum
Maternity cash benefit after one year of cover	No cover		£150 per birth	
Health check – contribution towards cost	No cover		Up to £100 every two years	Up to £200 every two years
Ambulance transport – for road ambulance for emergency transport to or between hospitals	Paid in full			
Evacuation and repatriation service	Paid in full			
Transportation from the Islands to UK or another Island if local treatment is not available	Up to £1,500 per year			
Accidental damage to teeth	No cover		Up to £1,000 per year	
Dental and optical cover	No cover – optional upgrade available			Non-routine dental treatment: 80% refund up to £350 per year Optical cover: 80% refund £200 per year Up to £25 for an eye test

## What's not covered?

**As with most health insurance, there are limits and exclusions on these plans. They don't cover:**

- ✗ Treatment of chronic conditions.
- ✗ Routine dental check-ups.
- ✗ Routine pregnancy and childbirth except for complications.
- ✗ Preventative treatment.
- ✗ Claims if you have travelled outside of Europe to get treatment.
- ✗ For treatment in the UK, any in-patient or day-patient treatment, MRI, CT or PET scans and oral surgical procedures not received in a hospital, scanning centre or facility listed in the Islands Health Plan directory of hospitals.

## Maya's story with AXA since 2006

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“Kelly, the lady who is overlooking our case, has been fantastic. In such difficult times, when one's child is being treated with cancer, one needs all the support to allow a parent to be strong and instil strength in his/her child.

Kelly's sincere care and efficient attention went beyond professionalism. This is a tribute to AXA, your

recruitment, your training and your culture. We were not only a number, a case: there was (and still is) personal care and support which exceeded our expectations. Kelly even sent a colouring book and colouring pencils for my child. I had tears in my eyes when she received them. Thank you for nurturing such a culture: it is indeed personalised care.”



**“We were not only  
a number, a case:  
there was personal  
care and support”**

# Common questions

If you're thinking about continuing your healthcare cover with AXA, let us help.



## What is the continuation of cover offer?

If you begin your personal plan within the 3 month period after your corporate scheme ends, you can stay covered for your previous and existing medical conditions, subject to the benefits and terms of the new plan you've chosen.



## Do I have to wait until I've left my company before setting up my new plan?

No, you can talk to us anytime about your new plan and we can set it up to start the day you leave your company scheme.

You don't need to give us any documentation from your company and if you have any questions about your new cover, we can go through them over the phone.



## How long do I have to use the offer?

You have 3 months from the date your corporate healthcare cover ends, to take up our offer. You'll have no gaps in your cover and you can choose from our range of personal plans.



## Can I add my family members?

Yes, you can add family members to your new policy. If any of your dependents were also covered on your corporate scheme, they'll be able to continue their cover too, as long as you let us know within 3 months.



## Can I choose the day my new policy starts?

Although you have 90 days to contact us, we'll always start your new policy on the date you left your company plan. This makes sure there's no gap in your cover. So get in touch early and make the most of your new plan right away.



## Will my benefits stay the same?

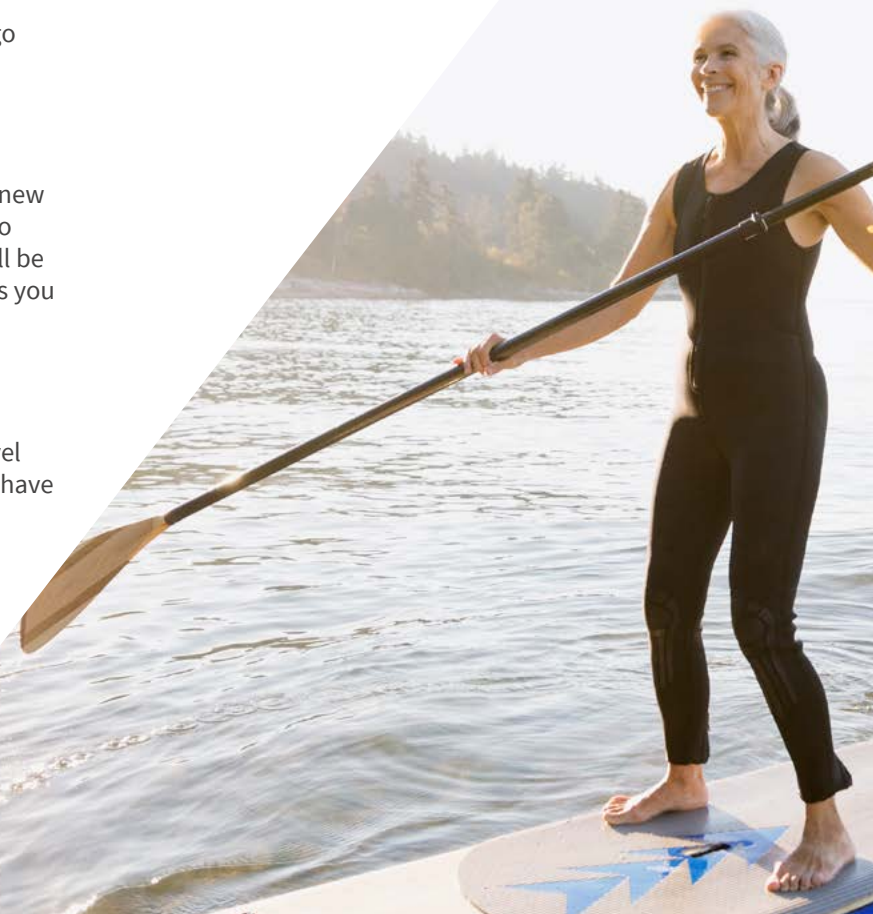
Your benefits will depend on the cover level you choose. However your company may have chosen to include specific benefits and limits for their employees which aren't available on our personal plans.



## Why is it important to take the offer now?

After the first 3 months, we can't guarantee that we'll be able to offer you continuous cover so if you still need healthcare insurance, it's best to speak to us straight away.

Plus if you decide to move insurers, they may not be able to offer you cover for medical conditions you or your family had while you were with us.





# Still want AXA by your side?

To find out more or get a quote, please get in touch.



Give us a call on  
**+44 (0)1892 596418**

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



Email us at  
**internationalsales.health@axa.com**

Visit our website  
**axaglobalhealthcare.com/en**

<sup>1</sup>Based on the number of members on a Jersey, Guernsey or Channel Islands product before 1 January 1993. Sourced in 2013.

<sup>2</sup>Based on AXA PPP healthcare's 2017 Fast Track Appointments service data, recorded from the date the member called the Personal Advisory team. <sup>3</sup>According to AXA - Global Healthcare's Provider Network Team, 2020.

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