



Global healthcare

Designed for business

Local knowledge

**Access to global care**

Support all the way

Global health plans  
for businesses covering  
1-74 employees.

# We'll take care of your employees, so they can take care of your business.

We're here to help you find a simple and easy-to-manage solution for your business, covering 1-74 employees.

## Whether you're:

- A family-run, or small business looking to grow.
- A developing company taking business overseas.
- Or a corporate sending employees on international assignments, looking to retain your best talent.

## With AXA - Global Healthcare:

- ✓ You'll have access to local knowledge and service, as we bring together AXA's resources from around the world, as one trusted brand.
- ✓ With trusted AXA Select Providers in over 170 countries, your team will be able to access expert care quickly and without fuss.<sup>1</sup>
- ✓ You'll be able to rely on our expertise to support you and your business, as AXA has been a trusted partner for over 60 years.<sup>2</sup>

98% of our customers choose to stay with us at renewal.<sup>3</sup>  
So you can rest assured you're in safe hands, with AXA's expertise to rely on.



# We're here for you and your employees

With our global health plans, we offer flexibility and support to find the right cover and arrangement for you and your business. From setting up your account, to managing your plan, we'll be by your side whenever you need us – so with AXA you can:



## Get your business covered quickly

We have a simple account set-up and switching process, so you can get your business covered quickly. Our teams can set up cover within 48 hours\*, for cover with Medical History Disregarded (MHD).

Read the '[Starting your journey with AXA](#)' page, to find out more.



## Choose the cover to fit

It's easy to set up your plan with different levels of cover for different employees, who could be in another country.

With trusted AXA Select healthcare providers in over 170 countries, your team will be able to access expert care quickly and without fuss.<sup>1</sup>



## Access healthcare around the globe

With our international health plans, you'll have access to a global network of healthcare providers, who we can pay directly for treatment. This means your employees aren't left out of pocket and there's less paperwork for your team. And if they've paid for their treatment upfront, we can usually reimburse them within two days.<sup>4</sup>



## Know we're here to support you

Your own account manager will be on hand to help you set up and run your plan, as well as answer any questions you may have. They'll help you save time for the other things on your list.



## Get everything you need online

With access to an online hub and portal, your employees can manage their policies in a way that suits them. From learning how to use their cover, to finding a healthcare provider or making a claim – they can choose whether to do it online, or over the phone.



## Offer more than just a perk

International health insurance is a reassurance that employees value and look for in an employer. It can help you keep your best talent, and give them the support they need to take their career global.



We're here for you and your employees

Our award-winning service is rated consistently highly by our members, with a rating of 4.75/5.<sup>5</sup>

\*In most cases, we offer a two working-day onboarding where Medical History Disregarded (MHD) has been selected as the underwriting style of the group.

# Our global health plans

Our global health plans offer five levels of cover to choose from. Most can be upgraded, to suit you and your employees individually. This is just a summary to help you choose. For more detail, just ask us for a benefits table.

1 of 3

Foundation

Standard

## Foundation plan

### A summary of what's included in the Foundation plan:

- ✓ An overall policy limit of £100,000 / €125,000 / \$160,000.
- ✓ Hospital charges if employees need to stay in hospital overnight or as a day patient.
- ✓ Surgery – whether your employees are staying overnight or not.
- ✓ Employees can access our Second Medical Opinion service if they need some reassurance, including a medical case manager.\*
- ✓ We'll get your employees the care they need and home again: emergency evacuation and repatriation – covered as standard.
- ✓ Emergency inpatient and day patient cover everywhere, excluding USA (unless you have chosen Worldwide cover).
- ✓ A wide range of cancer treatments, including radiotherapy, chemotherapy, bisphosphonates, biological therapies and experimental drugs.
- ✓ Ambulance transport, to and between hospitals.
- ✓ Employees can stay with their child if they need hospital treatment.
- ✓ Cover for accidental damage to teeth.
- ✓ Medical conditions that start during pregnancy.

### Upgrade Foundation:

- + Outpatient treatment such as extra tests or physiotherapy.

## Standard plan

### Everything in Foundation, with the added inclusion of:

- ✓ A higher overall policy limit of £1,000,000 / €1,275,000 / \$1,600,000.
- ✓ Cover for wigs or external prostheses.
- ✓ An allowance they can use to get annual health checks – helping to spot potential problems early.
- ✓ Emergency treatment in the USA no matter their chosen area of cover.
- ✓ Cash benefit for free inpatient treatment.
- ✓ Cover for non-routine dental treatment (e.g. replacing crowns).

### Upgrade Standard:

- + Extra cover for routine treatment they have as an outpatient, such as specialist visits or extra tests.

\*The Second Medical Opinion service is provided by an independent third party, Teladoc Health.

## What's not included

As with most health insurance, there are some exclusions and limits on all of these plans.

### The plans don't cover:

- ✗ Treatment outside the selected area of cover or against medical advice. Find out about your options on [‘Tailor your cover’](#) page.
- ✗ Treatment for injuries as a result of sports that you or your employees receive money for taking part in.
- ✗ Costs for arranging treatment, such as phone calls and travel.
- ✗ Treatment designed to prevent illness rather than treat it.
- ✗ Treatment charges that the hospital or medical practitioner would not usually and customarily charge in the country where treatment takes place.

Speak to a member of our team, or your AXA representative, if you have any questions.

Our global health plans

# A closer look at the plans continued

This is just a summary to help you choose. For more detail, just ask us for a benefits table.

2 of 3

## Comprehensive

### Comprehensive plan

#### Everything in Standard, with the added inclusion of:

- ✓ A higher overall policy limit of £1,500,000 / €1,900,000 / \$2,400,000.
- ✓ More cover for routine treatment employees have as an outpatient, such as specialist visits or extra tests.
- ✓ Drugs and dressings when members receive outpatient treatment.
- ✓ Cover for chronic conditions that arise after they join, such as asthma and diabetes.
- ✓ An allowance they can use to get annual health checks – helping to spot potential problems early.
- ✓ Cover if they ever need kidney dialysis.
- ✓ A nurse to give chemotherapy or antibiotics by drip in the comfort of their home.
- ✓ Cover for eye tests and prescription glasses.
- ✓ Chinese herbal medicine.

### Upgrade Comprehensive:

#### + Extended outpatient cover:

Choose to add this to your Comprehensive plan, to get extra cover for:

- ✓ Medical practitioner charges for consultations.
- ✓ Diagnostic tests.
- ✓ Consultations for treatment for psychiatric illness – Paid in full up to 30 sessions.
- ✓ Physiotherapy – Paid in full up to 35 sessions.
- ✓ Complementary practitioner charges and Chinese herbal medicine.
- ✓ Vaccinations administered by a medical practitioner or nurse.
- ✓ Outpatient drugs and dressings prescribed by a medical practitioner.

#### + Cover for their routine dental check-ups and care.

+ Routine pregnancy cover, for day-to-day pregnancy and childbirth costs. A moratorium applies for groups of up to 10;<sup>9</sup> please speak to an adviser for details. This is not available with the extended outpatient option.

### What's not included

As with most health insurance, there are some exclusions and limits on all of these plans.

#### The plans don't cover:

- ✗ Treatment outside the selected area of cover or against medical advice. Find out about your options on [‘Tailor your cover’](#) page.
- ✗ Treatment for injuries as a result of sports that you or your employees receive money for taking part in.
- ✗ Costs for arranging treatment, such as phone calls and travel.
- ✗ Treatment designed to prevent illness rather than treat it.
- ✗ Treatment charges that the hospital or medical practitioner would not usually and customarily charge in the country where treatment takes place.

Speak to a member of our team, or your AXA representative, if you have any questions.

 Our global health plans

# A closer look at the plans continued

This is just a summary to help you choose. For more detail, just ask us for a benefits table.

3 of 3

## Prestige

## Prestige Plus

### Prestige plan

Everything in Comprehensive, with the added inclusion of:

- ✓ A higher overall policy limit of £2,000,000 / €2,550,000 / \$3,200,000.
- ✓ Cover for your employees' routine pregnancy check-ups and childbirth.<sup>9</sup>
- ✓ An allowance they can use to get annual health checks – helping to spot potential problems early.
- ✓ Palliative care if they're diagnosed with cancer, to relieve pain if other treatment is no longer working.
- ✓ Disability compensation to give your employees and their families some financial reassurance if they become disabled.

#### Upgrade Prestige:

- + Cover for routine dental check-ups and care.

### Prestige Plus plan

Everything in Prestige, with the added inclusion of:

- ✓ A higher overall policy limit of £5,000,000 / €6,375,000 / \$8,000,000.
- ✓ Extra outpatient cover.
- ✓ Extra emergency cover in the USA (if you've chosen Worldwide excluding the USA).
- ✓ Higher limits to give your employees more flexibility and treatment choices.
- ✓ Cover for routine dental check-ups and care.
- ✓ More cover for Chinese herbal medicine.

### What's not included

As with most health insurance, there are some exclusions and limits on all of these plans.

The plans don't cover:

- ✗ Treatment outside the selected area of cover or against medical advice. Find out about your options on ['Tailor your cover'](#) page.
- ✗ Treatment for injuries as a result of sports that you or your employees receive money for taking part in.
- ✗ Costs for arranging treatment, such as phone calls and travel.
- ✗ Treatment designed to prevent illness rather than treat it.
- ✗ Treatment charges that the hospital or medical practitioner would not usually and customarily charge in the country where treatment takes place.

Speak to a member of our team, or your AXA representative, if you have any questions.

 Our global health plans

# Tailor your cover

Here are a few more ways you can tailor your plans, to find the right cover for your business.



## Adding an excess

You can add an excess to any of our cover levels, meaning that when a claim is made, your employee would pay up to a set amount, per person, per policy year.

In return for this, the premiums you pay will be lower than they would be without any excess.



## Upgrading cover

Depending on the level of cover, you can choose to upgrade your policies, with any of the following:

- Outpatient treatment – including consultations, vaccinations, diagnostic tests and more.
- Dental care – routine and non-routine.
- Routine pregnancy cover.<sup>9</sup>



## Including or excluding the USA

Depending on where your employees need to travel, you can include or exclude the USA in your area of cover: it's that simple.

This can alter the cost of your premiums. Even if 'Worldwide excluding the USA' is selected, your employees will still have emergency inpatient cover when in the USA, with all our cover levels except Foundation.



## Managing payments

To make it as easy as possible for you and your team, just choose how often you'd like to pay your premiums:

- Monthly
- Quarterly
- Annually



## For groups of 5+ employees

We offer the option of Medical History Disregarded underwriting.

To see which plans you can upgrade, see the Global Health Insurance pages.

80% of our claims are paid within 2 days.<sup>4</sup>



 Tailor your cover

# We go further to look after your people

As well as the range of plans available, we go beyond insurance to offer you and your employees that little bit extra.



## Virtual Doctor service

### See a real doctor, virtually anywhere

As a client of AXA – Global Healthcare, one of the health services your employees can benefit from is a Virtual Doctor service. It gives your employees direct access to real doctors over the phone or by video chat<sup>6</sup> – at any time of the day or night, from anywhere in the world. All at no extra cost for your employees. It really doesn't get much handier.



## Reassurance is just a phone call away

### Second Medical Opinion service<sup>10</sup>

The Second Medical Opinion service enables your people to get reassurance, whenever and wherever it's needed. Integrated with our Virtual Doctor and Mind Health services, it's included in all SME plans offered by AXA – Global Healthcare as an extra benefit, helping your employees get an expert opinion anytime there's uncertainty over a particular diagnosis or treatment plan.



## Mind Health service<sup>10</sup>

### Keeping your employees at their best when things feel at their worst

The Mind Health service is a benefit that connects members with fully qualified psychologists over the phone. Wherever your employees are in the world, they can reach out and get support at a place and time that suits them. The same quality care they'd expect from a face-to-face session from the comfort of their own home, or anywhere else they choose.



## 24/7 Health information helpline

If your employees have a question about their health, they can call or email the 24/7 health support line and get the help, support and information they need from one of our team of experienced health professionals, including nurses, midwives, counsellors and pharmacists.\*

71% of employees experience a medical issue whilst on international assignment.<sup>7</sup>



 Your people

\*Our nurses and counsellors are available 24/7. Our pharmacists and midwives are available: 8am to 8pm Monday to Friday, 8am to 4pm Saturday and 8am to 12pm Sunday.

# Starting your journey with AXA

Whether your business is already covered by another provider, or you're taking out business health insurance for the first time, we've made it even easier for you to join us. Read on to find out how.

# 1

## **We only need the basics from you**

The application forms we use to set up cover have been slimmed down to just the basic information and payment details. We'll help fill out the information where possible, leaving as little as we can for you to complete.

# 2

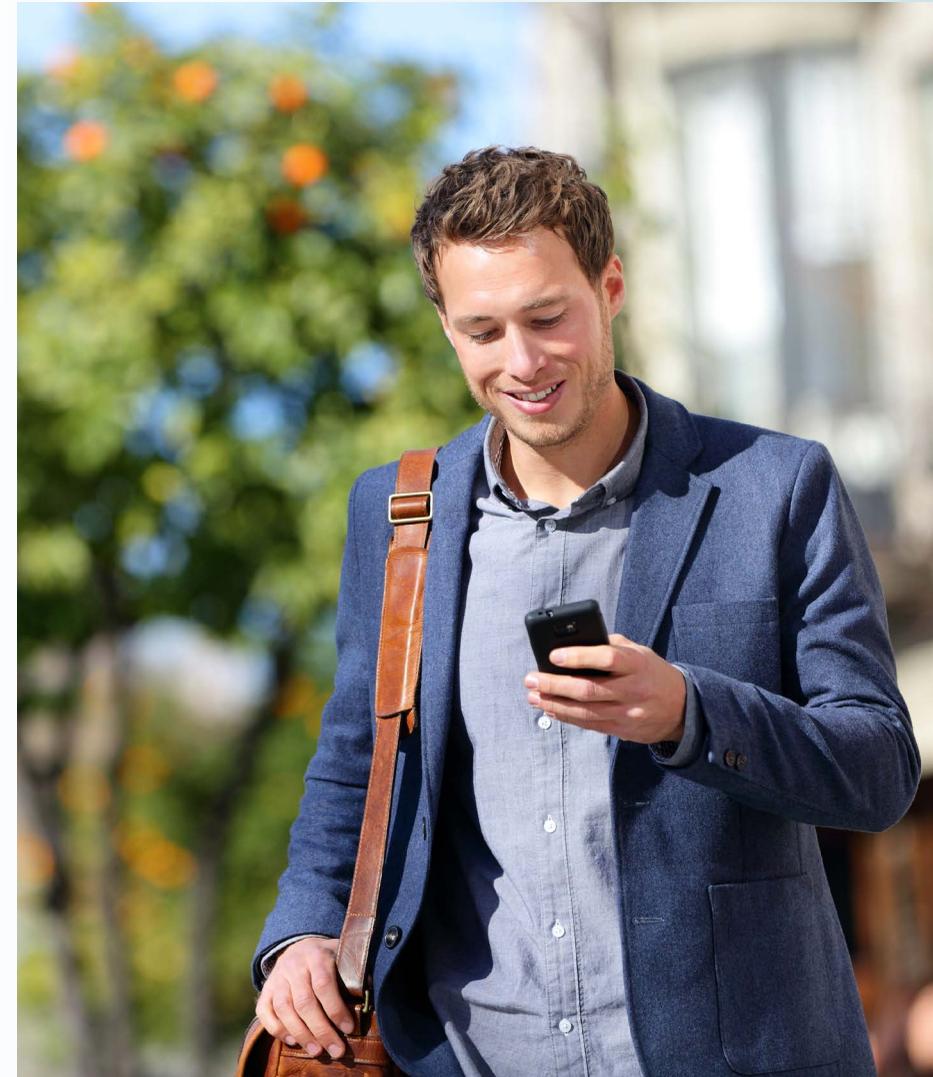
## **We'll set your account up**

Once we've received the details and the paperwork we need from you, our specialist team will do all they need to get your policy started within just two days, for policies with Medical History Disregarded underwriting.<sup>8</sup>

# 3

## **We can start your cover immediately**

Once your group policy is up and running, your employees will receive a personalised email so they can start making the most of their plan straight away – whether that's on assignment or at home.



**Starting your  
journey with AXA**

# Want AXA by your side?

To find out more about any of our global products, you can:



Give us a call on  
**+44 (0)1892 596 418.**

Lines are open  
Monday to Friday  
8am to 5pm (UK time).



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

Visit our website  
**axaglobalhealthcare.com**



Speak to your  
AXA representative or  
intermediary today.

 Next steps

<sup>1</sup> The AXA Select medical provider network covers 176 countries and includes more than 1.9 million facilities where we can settle bills directly as of June 2024.

<sup>2</sup> AXA group of companies have been providing cross-border health insurance plans since 1963.

<sup>3</sup> Based on number of direct and brokered groups covering 1-74 employees as of 1 June 2024, insured by AXA PPP healthcare Limited and AXA Insurance dac.

<sup>4</sup> 81.2% of eligible claims submitted online between January 2023 and December 2023, were paid within two days.

<sup>5</sup> Customers rated our service 4.75 out of 5 stars via the Customer Service Instant Customer Feedback tool between 1 July 2023 to 30 June 2024 and is based on 22,814 responses.

<sup>6</sup> This service is provided by Teladoc Health and is part of our Virtual Care from AXA offering. 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. You won't be charged if you request a call back using the app or online portal. Telephone appointments are available 24/7/365 and call-backs are typically within 24 hours. Video appointments in English, Spanish and Mandarin are available Monday to Friday, 8am to midnight (UK time). Video appointments in German are available 8am to 8pm CET, Monday to Friday.

<sup>7</sup> AXA World of Work Research 2020. Research carried out by Savanta, who surveyed 568 globally mobile workers in April 2020.

<sup>8</sup> In most cases, we offer a two working-day onboarding where Medical History Disregarded (MHD) has been selected as the underwriting style of the group.

<sup>9</sup> A 10-month waiting period (Moratorium) applies to the pregnancy benefit, which means your employee will need to be covered by us continuously for this length of time before they can claim for it.

<sup>10</sup> The Second Medical Opinion and Mind Health services are provided by an independent third party, Teladoc Health. Mind Health psychologist appointments are available in English or Spanish between Monday and Friday, 9am to 5:30pm (UK time). Appointments for members calling from the UAE are available in English, French or Arabic between Saturday and Thursday, 9am to 8pm, and Friday 9am to 4pm (UAE time). The Mind Health service is accessible for eligible customers, granting six sessions with a psychologist per non-emergency mind health concern, per year.

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