

Summary of benefits

Your summary of benefits

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| 24/7 Health Support Line | Support and helplines Virtual Doctor service | AXA Global Healthcare Group ¹ |
| | Support and helplines Virtual Doctor service Mind Health service Second Medical Opinion service | AXA Global Healthcare Group ¹ |

Key 🗸 Included 💃 Not included 🛨 Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently

Optional upgrades

Doctor, Dental, Optical helpline

| Comprehensive | | |
|---|---|--|
| Health check and Enhanced outpatient allowance | | |
| Increased outpatient benefit, including on outpatient medical practitioner charges, diagnostic tests and the addition of cover for one health check per year. | Medical practitioner charges for consultations - No annual maximum within the overall plan benefit allowance | |
| | Diagnostic tests - No annual maximum within the overall plan benefit allowance | |
| | Consultations for treatment for psychiatric illness - Paid in full up to 30 sessions | |
| | Physiotherapy - Paid in full up to 35 sessions | |
| | Complimentary practitioner charges and Chinese herbal medicine - £300/€380/\$480 | |
| | Vaccinations administered by a medical practitioner or nurse - £300/€380/\$480 | |
| | Outpatient drugs and dressings prescribed by a medical practitioner - No annual maximum within the overall plan benefit allowance | |
| | Health check - £200/€250/\$320 towards the cost of one health check per year | |
| Dental care | | |
| Inclusion of routine dental care such as check ups, scale and polish as well as an increase in cover for your non-routine dental treatment. | 80% up to £1,000/€1,275/\$1,600 per year | |

Exclusions

What's not included in the health plans

Our global health plans are designed to cover treatment of medical conditions that respond quickly to treatment – known as acute conditions. Like most health insurance policies, there are a number of exclusions and limitations on the plans and this is just a summary of the most significant exclusions and limitations:

- 🗶 Treatment of medical conditions you had, or had symptoms of, before you joined
- ✗ Routine dental check-ups (available as an optional upgrade)
- **✗** Routine pregnancy and childbirth
- **✗** Preventative treatment
- 🗶 Any treatment costs incurred as a result of engaging in or training for any sport for which you receive a salary
- $or monetary\ reimbursement, including\ grants\ or\ sponsorship\ (unless\ you\ receive\ travel\ costs\ only)$ 🗶 USA cover excluded unless this has been selected with your cover
- $\textbf{\textit{X}} \quad \textbf{Claims if you travel outside your area of cover to get treatment or against medical advice}$
- 🗶 Treatment that you receive in the UK from providers that are not listed in our Directory of Hospitals

We may record and/or monitor calls for quality assurance, training and as a record of our conversation.

🗶 The costs of arranging treatment (such as travel to and from hospital or admin fees such as telephone calls). Full details of what members are and are not covered for are provided in the membership handbook, or are available on request.

Excess

 $You \, can \, help \, control \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, excess \, on \, your \, policy. \, We \, offer \, five \, levels \, of \, control \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, excess \, on \, your \, policy. \, We \, offer \, five \, levels \, of \, control \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, excess \, on \, your \, policy. \, We \, offer \, five \, levels \, of \, control \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, excess \, on \, your \, policy. \, We \, offer \, five \, levels \, of \, control \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, excess \, on \, your \, policy. \, We \, offer \, five \, levels \, of \, control \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, excess \, on \, your \, policy. \, We \, offer \, five \, levels \, of \, control \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, excess \, on \, your \, policy. \, We \, offer \, five \, levels \, of \, control \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, cost \, of \, your \, premium \, by \, adding \, or \, increasing \, the \, cost \, of \, your \, premium \, by \, adding \, addin$ excess, an excess is applied once per member, per year:











Important information

This policy is written in English and may be translated into another language. In the event of a discrepancy or other $uncertainty, the \, English \, version \, of \, this \, policy \, will \, prevail.$

1AXA Global Healthcare Group - AXA Global Healthcare (UK) Limited and its subsidiaries globally, including AXA Global Healthcare (EU) Limited and AXA Global Healthcare (Hong Kong) Limited.