



Summary of benefits

Your summary of benefits

| Global health plan | Standard | |
|---|---|---|
| Overall policy limit per member | Up to £1,000,000/€1,275,000/\$1,600,000 each year | |
| In-patient and day-patient cover | | |
| In-patient and day-patient treatment including surgeons', anaesthetists', physicians' and consultants' charges, diagnostic tests and physiotherapy | ✓ | |
| Cash benefit for each night you receive free in-patient treatment and free hospital accommodation | £100/€125/\$160 a night | |
| Parent accommodation. Charges for one parent staying with a child member under 18 | ✓ | |
| Hotel accommodation for one parent while a child is in hospital | £100/€125/\$160 a night up to £500/€625/\$800 per year | |
| In-patient psychiatric treatment | 100 days per lifetime membership | |
| Out-patient cover | | |
| Surgical procedures | ✓ | |
| Medical practitioner charges for consultations | + | |
| Diagnostic tests | | |
| Consultations and treatment for psychiatric illness | | |
| Physiotherapy | | |
| Complementary practitioner charges | | |
| Vaccinations and their administration by a medical practitioner or nurse | | |
| Chinese herbal medicine | | |
| Out-patient drugs and dressings prescribed by a medical practitioner | | |
| Brain and Body Scans | | |
| Computerised tomography (CT scan), magnetic resonance imaging (MRI scan) and positron emission tomography (PET scan). Received as an in-patient, day-patient or out-patient | | ✓ |
| Cancer cover | | |
| Radiotherapy and chemotherapy. Received as an in-patient, day-patient or out-patient | ✓ | |
| Chemotherapy and/or biological drug treatment to prevent a recurrence of cancer or to maintain remission | ✓ | |
| Experimental drug treatments as part of an ethically approved drug trial | ✓ | |
| Follow up consultations if you remain a member and your policy covers this | + | |
| Nurse to give you chemotherapy for cancer or antibiotics by intravenous drip at home | Up to 14 days | |
| Purchase of wigs or other temporary head coverings during active treatment of cancer | Up to £400/€510/\$640 | |
| Day-patient radiotherapy & chemotherapy cash benefit when treatment and accommodation has been free of charge | £50/€60/\$80 a day up to £5,000/€6,375/\$8,000 per year | |
| Chronic cover | | |
| Routine follow up consultations | ✗ | |
| Kidney dialysis. In-patient, day-patient or out-patient treatment | ✗ | |
| Pregnancy cover | | |
| Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details) | ✗ | |
| Palliative care | | |
| Palliative care | ✗ | |
| Emergency treatment | | |
| Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover | Up to 6 weeks up to a limit of £10,000/€12,750/\$16,000 | |
| Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade) | ✗ | |
| Ambulance transport for emergency transport to or between hospitals | ✓ | |
| Evacuation and repatriation service | ✓ | |
| Health and wellbeing cover | | |
| Non-routine dental treatment, for example, replacing crowns | 50% of costs incurred up to £320/€405/\$510 per year | |
| Routine dental treatment. For example, check ups, scale and polish | ✗ | |
| Accidental damage to teeth | Up to £10,000/€12,750/\$16,000 per year | |
| Prescription glasses and contact lenses | ✗ | |
| Eyesight test cover | ✗ | |
| Health check | ✗ | |
| Disability compensation cover | ✗ | |
| Spinal supports, knee braces and pneumatic walking boots. External prostheses during active treatment of cancer | Up to £1,500/€1,900/\$2,400 per year | |
| External prosthesis (artificial and removable replacement for a part of the body) | Up to £5,000/€6,375/\$8,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group ¹ | |
| Support and helplines | | |
| Virtual Doctor service | ✓ | |
| Mind Health service | | |
| Second Opinion service | | |
| Personal Medical Case Management | | |
| Health at Hand | | |
| Doctor, Dental, Optical helpline | | |

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

| Standard | |
|--|--|
| Out-patient treatment | |
| Medical practitioner charges for consultations | Combined overall limit: £1,000/€1,275/\$1,600 per year Complementary practitioner charges limited to £200/€250/\$320 from the overall out-patient limit shown above Vaccinations are limited to £150/€190/\$240 from the overall out-patient limit shown above |
| Consultations and treatment for psychiatric illness | |
| Complementary practitioner charges including Chinese herbal medicine | |
| Diagnostic tests and physiotherapy | |
| Vaccinations administered by a medical practitioner or nurse | |
| Prescribed drugs and dressings | |

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
- ✗ Out-patient cover excluded unless the out-patient option has been selected
- ✗ Routine dental check-ups
- ✗ Routine pregnancy and childbirth
- ✗ Preventative treatment
- ✗ Treatment of conditions that last a long time or come back (also known as chronic conditions)
- ✗ 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 against medical advice
- ✗ USA cover excluded unless this has been selected with your cover
- ✗ Treatment that you receive in the UK from providers that are not listed in our Directory of Hospitals
- ✗ The costs of arranging treatment

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 an excess to your policy. We offer five levels of excess, per person, per year:



Increased excess available for Standard plans without out-patient upgrade. Excess per person, per year:



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.