



Summary of benefits

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Choose the level of cover that suits you:

| The four levels of cover you can choose from | Standard (Not available on AXA General Insurance Hong Kong Limited insured plans) | Comprehensive | Prestige | Prestige Plus |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Overall policy limit per member | Up to £1,000,000/€1,275,000/\$1,600,000 each year | Up to £1,500,000/€1,900,000/\$2,400,000 each year | Up to £2,000,000/€2,550,000/\$3,200,000 each year | Up to £5,000,000/€6,375,000/\$8,000,000 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 | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit |
| Cash benefit for each night you receive free in-patient treatment and free hospital accommodation | £100/€125/\$160 a night | £100/€125/\$160 a night | £100/€125/\$160 a night | £150/€190/\$240 a night |
| Parent accommodation. Charges for one parent staying with a child member under 18 | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit |
| Hotel accommodation for one parent while a child is in hospital | £100/€125/\$160 a night up to £500/€625/\$800 per year | £100/€125/\$160 a night up to £500/€625/\$800 per year | £100/€125/\$160 a night up to £500/€625/\$800 per year | £100/€125/\$160 a night up to £500/€625/\$800 per year |
| In-patient psychiatric treatment | 100 days per lifetime membership | 100 days per lifetime membership | 100 days per lifetime membership | 100 days per lifetime membership |
| Out-patient cover | | | | |
| Surgical procedures | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit |
| Medical practitioner charges for consultations | Not included – optional upgrade available | A combined overall limit of £3,500/€4,460/\$5,600 £300/€380/\$480 limit on complementary practitioner charges from the overall out-patient limit shown above £300/€380/\$480 limit on vaccinations from the overall out-patient limit shown above | A combined overall limit of £5,750/€7,330/\$9,200 £300/€380/\$480 limit on complementary practitioner charges from the overall out-patient limit shown above £300/€380/\$480 limit on vaccinations from the overall out-patient limit shown above | Within your overall policy limit |
| Diagnostic tests | | | | Within your overall policy limit |
| Consultations and treatment for psychiatric illness | | | | Paid in full up to 30 sessions within your overall policy limit |
| Physiotherapy | | | | Paid in full up to 35 sessions within your overall policy limit |
| Complementary practitioner charges | | | | Paid in full up to 35 sessions within your overall policy limit |
| Vaccinations and their administration by a medical practitioner or nurse | | | | Up to £500/€635/\$800 each year |
| Chinese herbal medicine | | Included within the complementary practitioner benefit limit | Included within the complementary practitioner benefit limit | Up to 15 sessions at £100/€125/\$160 per session within your overall policy limit |
| Out-patient drugs and dressings prescribed by a medical practitioner | Not included | Up to £500/€635/\$800 each year | Up to £750/€950/\$1,200 each year | Within your overall policy limit |
| 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 | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit |
| Cancer cover | | | | |
| i) Radiotherapy and chemotherapy. Received as an in-patient, day-patient or out-patient | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit |
| ii) Chemotherapy and/or biological drug treatment to prevent a recurrence of cancer or to maintain remission | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit |
| iii) Experimental drug treatments as part of an ethically approved drug trial | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit |
| iv) Follow up consultations if you remain a member and your policy covers this | Not included – optional upgrade available | Membership lifetime | Membership lifetime | Membership lifetime |
| Nurse to give you chemotherapy for cancer or antibiotics by intravenous drip at home | Not included | Up to 14 days | Up to 28 days | Up to 28 days |
| Purchase of wigs during active treatment of cancer | Up to £150/€190/\$240 | Up to £150/€190/\$240 | Up to £150/€190/\$240 | Up to £150/€190/\$240 |
| 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 | £50/€60/\$80 a day up to £5,000/€6,375/\$8,000 per year | £50/€60/\$80 a day up to £5,000/€6,375/\$8,000 per year | £150/€190/\$240 a day up to £5,000/€6,375/\$8,000 per year |
| Chronic cover | | | | |
| Routine follow up consultations and 120 day limit on in-patient treatment | Not included | Included | Included | Included |
| Kidney dialysis. In-patient, day-patient or out-patient treatment | Not included | Up to £25,000/€31,875/\$40,000 | Up to £50,000/€63,750/\$80,000 | £75,000/€95,625/\$120,000 |
| Pregnancy cover | | | | |
| Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details) | Not included | Not included (optional on small corporate schemes) | Up to £10,000/€12,750/\$16,000 | Up to £12,000/€15,300/\$19,200 |
| HIV/AIDS | | | | |
| HIV/AIDS treatment including Antiretroviral Treatment (ART) | Not included | Not included | Not included | Up to £40,000/€51,000/\$64,000 |
| Palliative care | | | | |
| Palliative care | Not included | Not included | Up to 30 days (Cancer diagnosis only) | Up to 30 days |
| 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 | Up to 6 weeks up to a limit of £15,000/€19,125/\$24,000 | Up to 10 weeks up to a limit of £20,000/€25,500/\$32,000 | Up to 10 weeks up to a limit of £30,000/€38,250/\$48,000 |
| Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade) | Not included | Not included | Not included | Up to £2,000/€2,550/\$3,200 |
| Ambulance transport for emergency transport to or between hospitals | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit | Within your overall policy limit |
| Evacuation and repatriation service | Included | Included | Included | Included |
| Health and wellbeing cover | | | | |
| Non-routine dental treatment, for example, replacing crowns | 50% of costs incurred up to £320/€405/\$510 per year | 50% of costs incurred up to £320/€405/\$510 per year | 50% of costs incurred up to £500/€635/\$800 per year | 80% of costs incurred up to £3,500/€4,450/\$5,600 per year |
| Routine dental treatment. For example, check ups, scale and polish | Not included | Not included – optional upgrade available | Not included – optional upgrade available | |
| Accidental damage to teeth | Up to £10,000/€12,750/\$16,000 per year | Up to £10,000/€12,750/\$16,000 per year | Up to £10,000/€12,750/\$16,000 per year | Up to £10,000/€12,750/\$16,000 per year |
| Prescription glasses and contact lenses | Not included | Up to £100/€125/\$160 per year | Up to £100/€125/\$160 per year | Up to £200/€255/\$320 per year |
| Eyesight test cover | Not included | Paid in full for one eye test per year | Paid in full for one eye test per year | Paid in full for one eye test per year |
| Health check | Not included | Not included | Up to £300/€380/\$480 each year towards a health check for each member on the policy | Up to £400/€510/\$640 towards a health check for each member on the policy |
| Disability compensation cover | Not included | Not included | Up to £50,000/€63,750/\$80,000 per year | Up to £100,000/€127,500/\$160,000 per year |
| Spinal supports, knee braces and aircasts. External prostheses during active treatment of cancer | Up to £1,500/€1,900/\$2,400 per year | Up to £2,000/€2,550/\$3,200 per year | Up to £2,500/€3,200/\$4,000 per year | Up to £3,500/€4,450/\$5,600 per year |
| Support and helplines | | | | |
| Personal Medical Case Management | Included | Included | Included | Included |
| Health at Hand | Included | Included | Included | Included |
| Doctor, Dental, Optical helpline | Included | Included | Included | Included |
| Travel insurance (Not available on AXA General Insurance Hong Kong Limited insured plans) | | | | |
| International Travel Plan | Optional | Optional | Included | Included |

Optional upgrades

Once you've chosen your level of cover, you can choose from our optional upgrades. The optional upgrades available for each level are below:

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|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| Standard (Not available on AXA General Insurance Hong Kong Limited insured plans) | |
| Out-patient treatment | |
| Medical practitioner charges for consultations | Combined overall limit: £750/€950/\$1,200 per year |
| 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 | Vaccinations are limited to £150/€190/\$240 from the overall out-patient limit shown above |
| International Travel Plan | |
| Annual business travel and holiday cover that takes into account the medical cover you already have – so you don't end up paying twice | Up to 95 days cover allowed on any single trip abroad (up to 183 days per renewal year) |
| Comprehensive | |
| Routine pregnancy cover for SME's only | |
| For small corporate schemes only, cannot be purchased alongside the dental care upgrade or extended out-patient cover. Extend your employees cover to include day-to-day routine pregnancy and childbirth costs. (A moratorium applies, please speak to an advisor for details) | Up to £5,000/€6,375/\$8,000 per year |
| Extended out-patient cover for SME's only | |
| For small corporate schemes only, cannot be purchased alongside the routine pregnancy cover or dental care upgrade. Increased out-patient benefit including on out-patient medical practitioner charges, diagnostic tests and drugs and dressings | 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 |
| | Complementary practitioner charges and Chinese herbal medicine – £300/€380/\$480 |
| | Vaccinations administered by a medical practitioner or nurse – £300/€380/\$480 |
| Out-patient drugs and dressings prescribed by a medical practitioner – No annual maximum within the overall plan benefit allowance. | |
| Dental care | |
| Increased dental benefit including the addition of routine care such as check-ups, scale and polish. For small corporate schemes this option cannot be purchased alongside the routine pregnancy cover or extended out-patient cover | 80% up to £1,000/€1,275/\$1,600 per year |
| International Travel Plan (Not available on AXA General Insurance Hong Kong Limited insured plans) | |
| Annual business travel and holiday cover, that takes into account the medical cover you already have – so you don't end up paying twice | Up to 95 days cover allowed on any single trip abroad (up to 183 days per renewal year) |
| Prestige | |
| Dental care | |
| Increased dental benefit including the addition of routine treatment such as check-ups, scale and polish | 80% up to £1,500/€1,900/\$2,400 per year |

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:



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 on Standard plans unless the out-patient option has been selected
- Routine dental check-ups for Standard, Comprehensive or Prestige plans (available as an optional upgrade to Comprehensive and Prestige plans)
- Routine pregnancy and childbirth on Standard or Comprehensive plans (available as an optional upgrade to Comprehensive plans for corporate schemes only)
- Preventative treatment
- Treatment of conditions that last a long time or come back (also known as chronic conditions) if you have the Standard plan
- 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 on all plans 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 unless you have a Prestige Plus plan
- 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.