



Global healthcare

Agile, global, adaptable.
Just like you.

Global healthcare cover for businesses
with 1 - 74 employees.

**Global
Health
Adapt.**

As you keep your business moving forward, you need *a healthcare plan that can keep up*

Running a business is no small feat. You're managing tight budgets and making difficult decisions daily, all while seizing opportunities and looking after your employees.

Your people are the foundation of your business. You're taking the leap together. So, whether it happens over years or overnight, looking after their health, and that of their families, becomes a key priority as they move or work abroad.

Global Health Adapt is our modular health insurance product that moves with you, ensuring that the health of your workforce is taken care of, wherever they are in the world. It provides peace of mind while keeping costs in check and navigates the complexities of international healthcare, so you don't have to.

So, whether you're

- ✓ A family-run or small business, looking to grow
- ✓ A developing company taking business overseas
- ✓ A business sending employees on international assignments

Global Health Adapt will move with you.

90% of our customers choose to stay with us at renewal,¹ so you can rest assured that you're in safe and trusted hands.



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

Introduction

No matter how far you take your business, we're *here for the journey*

Global Health Adapt offers flexibility and support to find the right cover for your business.
From setting up your account, to managing your plan, we'll be by your side whenever you need us.



Cover your business quickly

We have a simple account set-up and switching process, so you can cover your business without delay. Our teams can arrange cover within 48 hours.² And if you need any help or support, our expert team are here for you.³



Choose cover that fits

When it comes to healthcare, one size doesn't fit all. With Global Health Adapt, you can build a plan that's tailored to your business needs: select your area of cover, excess levels, underwriting options and payment frequencies.

See ['Tailor your cover'](#) for more detail.

You can build your plan with a choice of modules to provide your team with the cover they need while keeping costs in check.

See ['Build your plan'](#) for more detail.



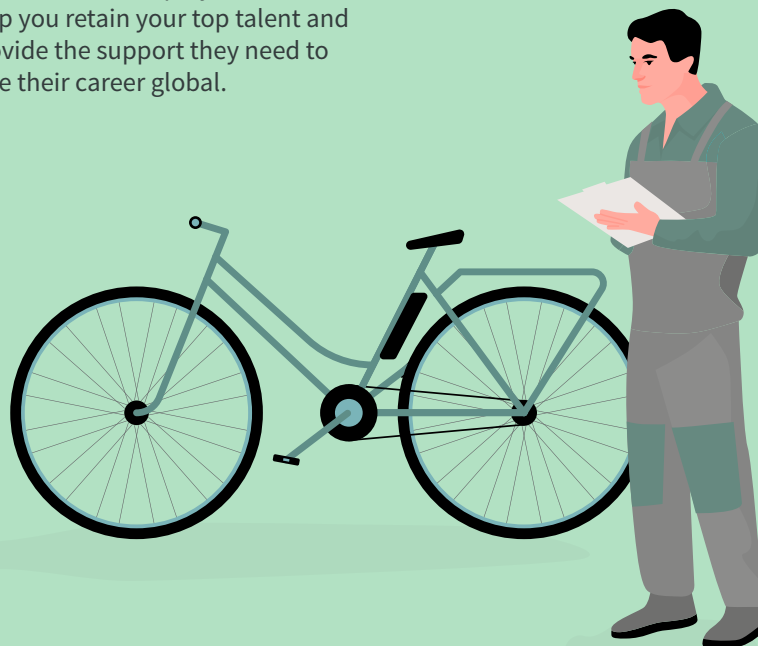
We're here to support you

You'll have a dedicated account manager to help you set up and manage your plan. They'll answer any questions and save you time, allowing you to focus on your business.



Attract and retain top talent

International health insurance is a reassurance that employees value and seek in an employer. It can help you retain your top talent and provide the support they need to take their career global.



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

[We're here for you](#)

Empowering your team

With Global Health Adapt, your employees will have access to the care and support they need to keep themselves and your business thriving.



Speak with a doctor any time, anywhere

Your employees can book a video consultation or request a call back in a language of their choice with our **Virtual Doctor service**.⁴

From the comfort of their home, hotel or office, they can speak to a doctor to get the medical support they need.



Everything they need online

With access to their own online account, your employees can manage their policies in a way that suits them.

See [‘Making things simple’](#) for more details about our all-in-one app.



Reassurance is just a phone call away

If your employees receive a diagnosis or treatment plan that they’re feeling unsure about, they can access our Second Medical Opinion service.⁴ Supported by a network of over 50,000 specialists,⁵ the service will give them an independent review of any diagnosis or treatment plan to help them make an informed decision about their next steps.



Support with mind health concerns

Whatever mental wellbeing challenges your employees are facing, they’ll have the support of a qualified psychologist with our Mind Health service.⁴ The service is available in several languages, and your employees are able to make an appointment at a time that suits them, wherever they are.



Access healthcare around the globe

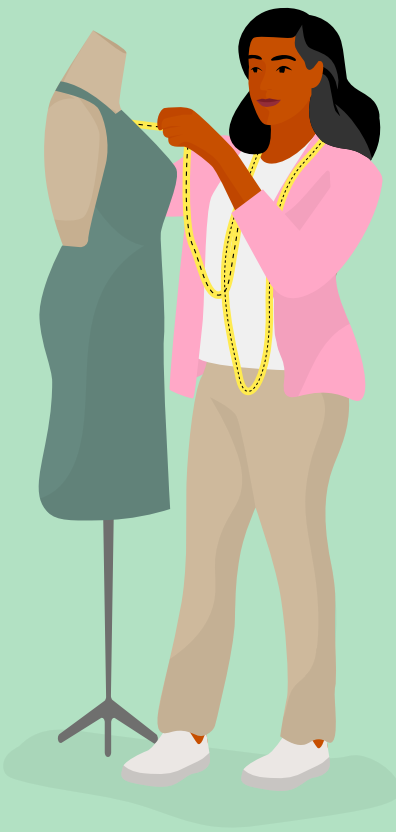
With our international health plans, your team have access to a global network of healthcare providers who we can pay directly for treatment.⁶

This means less paperwork to complete and fewer out-of-pocket expenses.



24/7 health support line

If your employees have a question about their health, they can call or email our 24/7 health support line. They’ll receive round-the-clock assistance from our team of experienced nurses and counsellors, plus the option to consult with pharmacists and midwives during flexible operating hours.⁷



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

Empowering
your team

Making things *simple*

As part of their Global Health plan, your employees will have access to our all-in-one app and healthcare payment card, which make it even easier to both manage their policy and pay for treatment.

Healthcare without borders

Choosing Global Health Adapt will give your employees access to our all-in-one app. Combining policy management with personalised wellness features and medical support from our Virtual Care services.

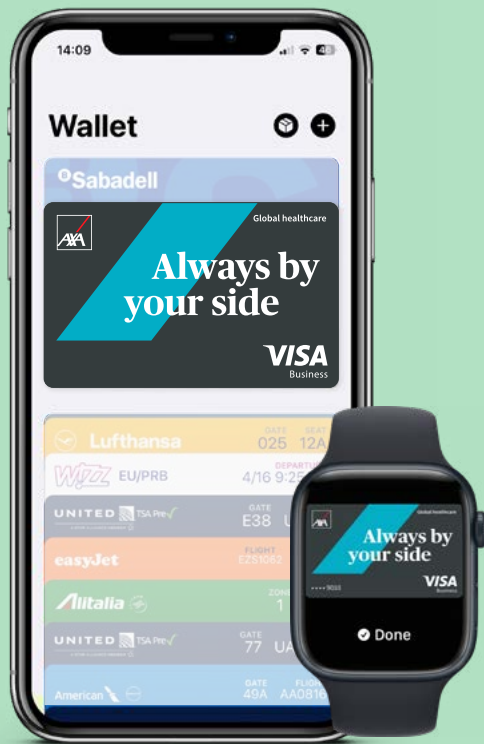
Whether they're in the comfort of their home or on the go, our services are designed to support them every step of the way.



No pre-pay. No pre-loading.
No pre-authorisation.

With the Global Health Adapt Outpatient module, your employees will benefit from our innovative healthcare payment card. The card gives them the ability to pay for eligible outpatient treatment from their mobile device quickly, and without using their own funds.

All they need to do once they've paid is upload a photo of their invoice to the AXA - Global Healthcare Card app and we'll take care of the rest. It's claiming made simple.



90% of transactions have been approved at the tap of the virtual card, making healthcare payments faster and simpler.⁸

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

Making things simple

Tailor your cover

Global Health Adapt offers you the flexibility to build a plan that suits your business and employees. You can even choose to provide your teams with different levels of cover.



Choose your area of cover

Depending on where your employees need to travel, you can choose to include or exclude the USA.

Choosing to exclude the USA from cover can help reduce your premiums. Your employees will still have emergency inpatient cover as part of their Core module.



Decide whether to add an excess

You can choose to add an excess to your plan. This means, when making a claim, that your employees would need to pay a set amount per person, per policy year.

Adding an excess to your plan will help to reduce your premiums.

You can choose from:

- no excess
- £100 / €125 / \$160
- £250 / €320 / \$400
- £500 / €640 / \$800
- £1,000 / €1,275 / \$1,600
- £2,000 / €2,550 / \$3,200



Select an underwriting option

This will determine whether your employees can claim for any conditions or symptoms they might have had before they joined us.

We offer the following underwriting styles:

- **Full Medical Underwriting**
We'll ask your employees to declare their medical history including any pre-existing conditions. We'll use this to tailor their cover.
- **Continuing Medical Exclusions**
If your employees are joining us from a different insurer, we'll continue to cover their previous underwriting terms.
- **Medical History Disregarded**
We'll cover pre-existing conditions or symptoms. Only available to groups covering five employees or more, subject to terms and conditions.⁹



Managing payments

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

- monthly
- quarterly
- annually

If you choose to pay annually, we'll give you a 5% *discount* on your premiums.



Build your plan

Choose from a selection of modules to provide your employees with the cover they need while making sure you get value for money.

See '[Build your plan](#)' for details

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

[Tailor your cover](#)

Build your plan

Global Health Adapt gives you a selection of modules you can choose from.
You'll get the Core module included as standard with a choice of limits.

1 of 7

Core module

Your choice of limit – this is the maximum amount we'll pay for treatment covered under this module, per person, per year:

£2,000,000 / €2,500,000 / \$3,200,000 **or**
£5,000,000 / €6,250,000 / \$8,000,000

What's included:

- ✓ Hospital charges if employees need to stay in hospital overnight or as a day patient
- ✓ Surgery – whether your employees are staying overnight or not
- ✓ Evacuation and repatriation – if the necessary care isn't available where your employees are, we'll get them to where it is and back again
- ✓ A wide range of cancer treatments, including radiotherapy, chemotherapy, biological therapies and experimental drugs
- ✓ Cover for wigs or external prostheses
- ✓ Ambulance transport, to and between, hospitals
- ✓ Cover for accidental damage to teeth
- ✓ Emergency inpatient cover everywhere, if you've chosen Worldwide excluding USA then cover available in the USA is limited
- ✓ Employees can stay with their child if they need hospital treatment that's covered by the plan
- ✓ Inpatient psychiatric treatment
- ✓ Cash benefit when your employees receive free inpatient treatment

What's not included

As with most health insurance plans,
there are some exclusions and limits.

Our plans don't cover:

- ✗ Treatment outside the selected area of cover.
- ✗ Treatment needed when your employee has travelled against medical advice.
- ✗ 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 intermediary, if you have
any questions.

[Build your plan](#)

Build your plan continued

Global Health Adapt gives you a selection of modules you can choose from. You'll get the Core module included as standard with a choice of limits.

2 of 7

Outpatient module

Your choice of limit – this is the maximum amount we'll pay for treatment covered under this module, per person, per year:

£3,500 / €4,375 / \$5,600 **or**
£7,500 / €9,375 / \$12,000 **or**
£10,000 / €12,500 / \$16,000 **or**
Paid in full

What's included:

- ✓ Medical practitioner charges for consultations
- ✓ Diagnostic tests
- ✓ Consultations for treatment of psychiatric illness
- ✓ Physiotherapy
- ✓ Vaccinations administered by a medical practitioner or nurse
- ✓ Complementary practitioner fees
- ✓ Cover for routine treatment employees have as an outpatient such as specialist consultations

Hong Kong only

- ✓ Complementary practitioner fees provides cover for Chinese medicine including bone-setting, Tui-Na and Cupping therapy

What's not included

As with most health insurance plans, there are some exclusions and limits.

Our plans don't cover:

- ✗ Treatment outside the selected area of cover.
- ✗ Treatment needed when your employee has travelled against medical advice.
- ✗ 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.

Important information

£10,000 / €12,500 / \$16,000 and paid in full limit is only available to groups who have selected the £5,000,000 / €6,250,000 / \$8,000,000 Core module limit

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

[Build your plan](#)

Build your plan continued

Global Health Adapt gives you a selection of modules you can choose from. You'll get the Core module included as standard with a choice of limits.

3 of 7

Drugs and dressings module

Your choice of limit – this is the maximum amount we'll pay for treatment covered under this module, per person, per year:

£500 / €625 / \$800 **or**
£750 / €937 / \$1,200 **or**
£1,000 / €1,250 / \$1,600 **or**
£1,250 / €1,562 / \$2,000

What's included:

- ✓ Outpatient drugs and dressings prescribed by a medical practitioner or nurse

Health check module

Your choice of limit – this is the maximum amount we'll pay for treatment covered under this module, per person, per year:

£500 / €625 / \$800 **or**
£750 / €937 / \$1,200 **or**
£1,000 / €1,250 / \$1,600*

What's included:

- ✓ Health checks
A health check could include checking resting blood pressure, cholesterol tests and cancer screening tests

Important information

The Drugs and dressings module and Health check modules can only be chosen if the Outpatient module has been included.

* £1,000 / €1,250 / \$1,600 Health check module limit can only be chosen if the £5,000,000 / €6,250,000 / \$8,000,000 Core module limit has been selected.

What's not included

As with most health insurance plans, there are some exclusions and limits.

Our plans don't cover:

- ✗ Treatment outside the selected area of cover.
- ✗ Treatment needed when your employee has travelled against medical advice.
- ✗ 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 intermediary, if you have any questions.

Build your plan

Build your plan continued

Global Health Adapt gives you a selection of modules you can choose from. You'll get the Core module included as standard with a choice of limits.

Pregnancy and childbirth module

Your choice of limit – this is the maximum amount we'll pay for treatment covered under this module, per person, per year:

£5,000 / €6,375 / \$8,000 **or**
£10,000 / €12,500 / \$16,000 **or**
£15,000 / €18,750 / \$24,000 **or**
Paid in full

What's included:

- ✓ Antenatal consultations
- ✓ Postnatal consultations
- ✓ Screening and monitoring during pregnancy
- ✓ Routine childbirth

What's not included

As with most health insurance plans, there are some exclusions and limits.

Our plans don't cover:

- ✗ Treatment outside the selected area of cover.
- ✗ Treatment needed when your employee has travelled against medical advice.
- ✗ 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.

Important information

The Pregnancy and childbirth module limits you can select depend on the Core and Outpatient module limits you've chosen.

Covering less than 10 employees

Core module limits	Outpatient module	Available Pregnancy and childbirth module limits
£2,000,000 / €2,500,000 / \$3,200,000	✓	£5,000 / €6,375 / \$8,000
£5,000,000 / €6,250,000 / \$8,000,000	✓	£5,000 / €6,375 / \$8,000 or £10,000 / €12,500 / \$16,000

Covering more than 10 employees

Core module limits	Outpatient module	Available Pregnancy and childbirth module limits
£2,000,000 / €2,500,000 / \$3,200,000	✓ £3,500 / €4,375 / \$5,600	£5,000 / €6,375 / \$8,000
	✓ £7,500 / €9,375 / \$12,000	£5,000 / €6,375 / \$8,000 or £10,000 / €12,500 / \$16,000
£5,000,000 / €6,250,000 / \$8,000,000	✓	£5,000 / €6,375 / \$8,000 or £10,000 / €12,500 / \$16,000 or £15,000 / €18,750 / \$24,000 or Paid in full

A 10 month waiting period (moratorium) applies to the Pregnancy and childbirth module, meaning your employee must be continuously covered by the plan for this period before they can make a claim.

[Build your plan](#)

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

Build your plan continued

Global Health Adapt gives you a selection of modules you can choose from. You'll get the Core module included as standard with a choice of limits.

Assisted fertility module

A limit of:
£15,000 / €18,750 / \$24,000

This is the maximum amount we'll pay for treatment covered under this module.

This is not an annual limit. It applies for as long as your employees, or their dependents, remain a member of a plan arranged by AXA Global Healthcare Group.

What's included:

- ✓ Assisted fertility treatment
This includes treatment that aims to prevent future miscarriage and covers routine cycles of proven fertility treatment

Important information

This module is only available to groups covering more than ten employees. The £5,000,000 / €6,250,000 / \$8,000,000 Core module limit and a minimum of £15,000 / €18,750 / \$24,000 Pregnancy and childbirth module limit must also be selected.

A 24-month waiting period (moratorium) applies to the Assisted fertility module, meaning your employee must be continuously covered by the plan for this period before they can make a claim.

What's not included

As with most health insurance plans, there are some exclusions and limits.

Our plans don't cover:

- ✗ Treatment outside the selected area of cover.
- ✗ Treatment needed when your employee has travelled against medical advice.
- ✗ 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 intermediary, if you have any questions.

Build your plan continued

Global Health Adapt gives you a selection of modules you can choose from. You'll get the Core module included as standard with a choice of limits.

Upgraded dental care module

This is the maximum amount we'll pay for treatment covered under this module, per person, per year.

80% up to £1,000 / €1,250 / \$1,600 **or**
£2,000 / €2,500 / \$3,200 **or**
£3,500 / €4,375 / \$5,600*

What's included:

- ✓ Non-routine dental treatment, such as, replacing crowns
- ✓ Routine dental treatment, for example, check-ups and scale and polish

Optical module

A limit of:

80% up to £300 / €375 / \$480

This is the maximum amount we'll pay for treatment covered under this module, per person, per year.

A summary of what's included in the Optical module:

- ✓ Prescription glasses & contact lenses
- ✓ One eye test a year (paid in full)

What's not included

As with most health insurance plans, there are some exclusions and limits.

Our plans don't cover:

- ✗ Treatment outside the selected area of cover.
- ✗ Treatment needed when your employee has travelled against medical advice.
- ✗ 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.

Important information

The Upgraded dental care module and Optical module can only be chosen if the Outpatient module is selected.

* £3,500 / €4,375 / \$5,600 Upgraded dental care module limit can only be chosen if the £5,000,000 / €6,250,000 / \$8,000,000 Core module limit has been selected.

If the Upgraded dental care module is selected then it replaces the dental treatment included in the Core module.

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

Build your plan

Build your plan continued

Global Health Adapt gives you a selection of modules you can choose from. You'll get the Core module included as standard with a choice of limits.

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Semi-private room module (Hong Kong only)

What's included:

- ✓ Semi-private room and treatment charges for inpatient or day patient treatment
- ✓ Single room for inpatient or day patient treatment outside of Hong Kong

What's not included:

- ✗ Single, deluxe or executive rooms aren't covered

What's not included

As with most health insurance plans, there are some exclusions and limits.

Our plans don't cover:

- ✗ Treatment outside the selected area of cover.
- ✗ Treatment needed when your employee has travelled against medical advice.
- ✗ 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.

Semi-private room module
(Hong Kong only)

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

[Build your plan](#)

Starting your journey with us

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 simple for you to join us.

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 you fill them out where possible, leaving as little as we can for you to complete.

2

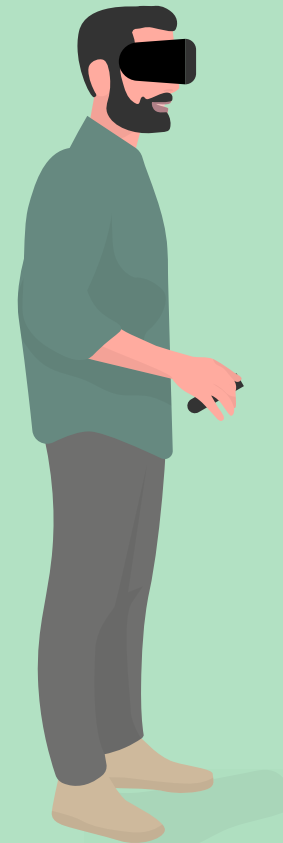
We'll set up your account

Once we've received everything from you, our specialist teams will get your policy started within just two working days.²

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.



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

Starting your journey with us

Want us *by your side*?

Find out more about our global products:



Request a quote
[axaglobalhealthcare.com/en/
business-health-insurance/quote/](https://axaglobalhealthcare.com/en/business-health-insurance/quote/)



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.

¹ Based on number of direct and brokered groups covering 1-74 employees as of 28 February 2025, insured by AXA PPP healthcare Limited and AXA Insurance dac.

² In most cases, we offer a two working-day onboarding where Medical History Disregarded has been selected as the underwriting style of the group.

³ Lines are open 8am to 5pm (UK time), Monday to Friday.

⁴ The Virtual Doctor, Second Medical Opinion and Mind Health services are provided by Teladoc Health and are part of our Virtual Care from AXA offering. Appointments are subject to availability. Virtual Doctor service – Employees can request an appointment 24/7/365. Callbacks are typically within 24 hours. Employees don't need to pay or claim for a consultation, but they will be charged for the initial phone call when using the callback service. They won't be charged if they request a call back using the app or online portal. Video appointments in English, Spanish and Mandarin are available between 8am and 12am (UK time), Monday to Friday. Video appointments in German are available between 8am and 8pm (CET), Monday to Friday. In Singapore, appointments are only available in English and via video call between 10am and 7pm (Singapore time), Monday to Sunday. Mind Health service – Mind Health psychologist appointments are available in English and Spanish between Monday and Friday, 9am to 9pm (UK time). If you are calling from the UAE, appointments are available in Arabic, English and French between Saturday to Thursday, 9am to 8pm, and Friday 9am to 5pm (UAE time). This service is available for certain conditions and provides up to six sessions with a psychologist per non-emergency mind health concern, per year.

⁵ Figures provided by Teladoc Health, 2025.

⁶ The AXA Select medical provider network covers 195 countries and includes more than 2.1 million facilities where we can settle bills directly as of February 2025.

⁷ Nurses and counsellors are available 24/7. Pharmacists and midwives are available 8am to 8pm (UK time) Monday to Friday, 8am to 4pm (UK time) Saturdays and 8am to 12pm (UK time) Sundays.

⁸ Transaction information since launch, during the period of February to December 2024.

⁹ For more information, please speak to a member of our team, your intermediary or email internationalsales.health@axa.com.

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








 **Next steps**