



Global healthcare

Health insurance that *evolves with you*

Healthcare cover for businesses with
1 - 74 employees in the Channel Islands,
Isle of Man, UK and Europe.

**Islands
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 is a key priority. You can't predict what might happen, but you can protect.

Islands Health Adapt is our modular insurance product that flexes to meet your business healthcare needs, ensuring that your workforce is taken care of. 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 to the Channel Islands, UK and Europe
- ✓ A business sending employees across the Channel Islands, UK and Europe

Islands Health Adapt
will evolve with you

92% 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](#)

As your business grows, *we adapt*

Islands 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 Islands 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.



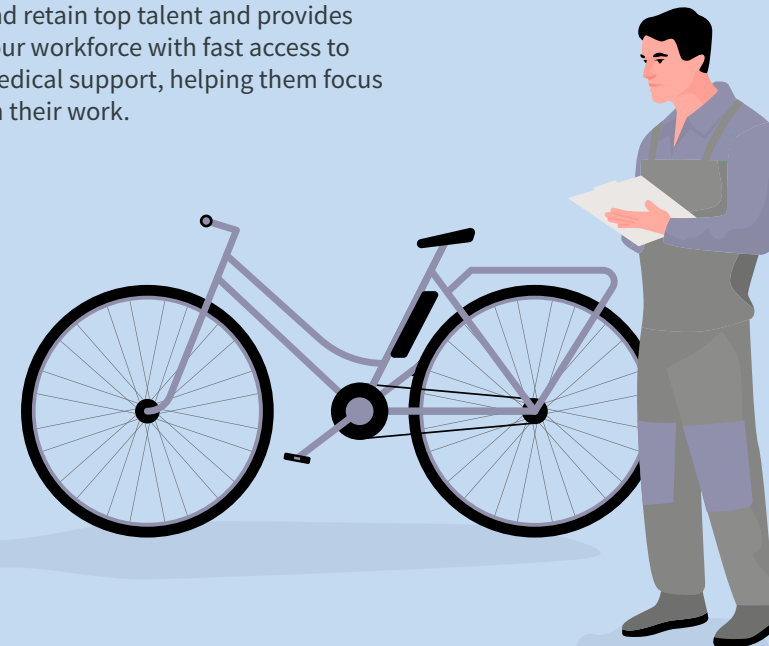
We're here to support you

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

Health insurance is a reassurance that employees value and seek in an employer. It can help you attract and retain top talent and provides your workforce with fast access to medical support, helping them focus on their work.



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

As your business grows, we adapt

Empowering your team

With Islands 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.



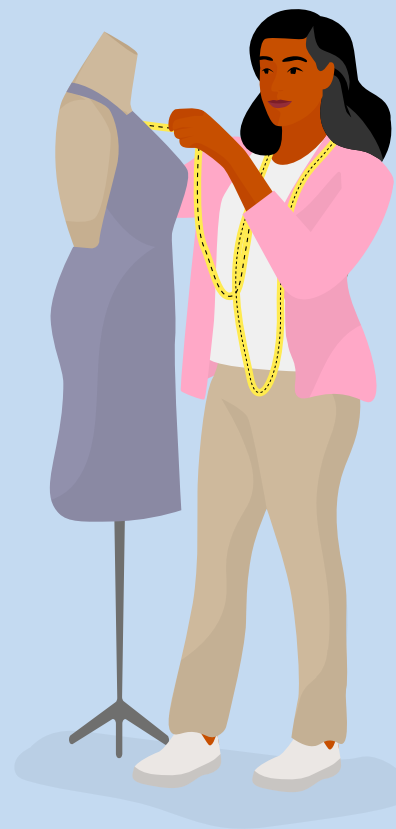
Access to our extensive medical network

With our Islands Health Adapt plan, your team will have access to our extensive medical network. We'll be able to arrange payment with these providers directly, meaning less out of pocket expenses and paperwork to complete.



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.⁶



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

Healthcare without borders

Choosing Islands 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.

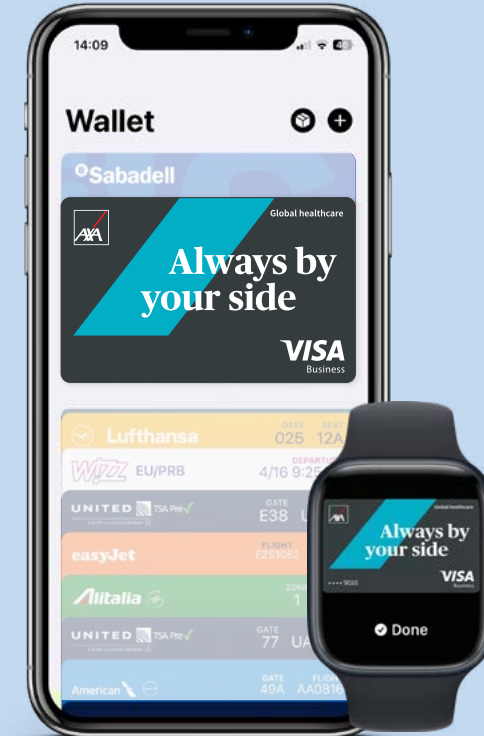
Whether they're in the comfort of their home or on the go, our services are designed to support them every step of the way.



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

With the Islands 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.⁷

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

Making things simple

Tailor your cover

Islands 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.



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:

- £100
- £200
- £500
- £1,000
- £2,000



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
- Continuing Medical Exclusions
- Medical History Disregarded
- Specified Moratorium (522)



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

Islands 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 5

Core module

The Core module is included as standard and has no overall limit, some treatment may have a separate limit.

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
- ✓ Radiotherapy, chemotherapy, biological therapies, and experimental drugs for the treatment of cancer
- ✓ Wigs or other temporary head coverings during cancer treatment, we'll contribute up to £400 a year
- ✓ External prosthesis – up to £5,000 a year
- ✓ Ambulance transport, to and between, hospitals
- ✓ Psychiatric treatment – we'll pay up to £2,500 per year for outpatient treatment
- ✓ Employees can stay with their child if they need hospital treatment that's covered by the plan
- ✓ Emergency treatment outside of Europe for up to 8 weeks and/or up to £30,000 per year
- ✓ Transportation between the Islands and the UK when treatment is not available locally – up to £2,500 per year, or up to £3,000 per year when you are receiving cancer treatment
- ✓ £100 a night up to £2,000 per year 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 of medical conditions you had, or had symptoms of, before you joined (not applicable if medical history disregarded underwriting is selected).
- ✗ Outpatient cover limited unless the Outpatient module has been selected.
- ✗ Routine pregnancy and childbirth.
- ✗ Routine dental check-ups.
- ✗ 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).
- ✗ Claims if you have travelled outside of Europe to get treatment.
- ✗ For treatment in the UK, any inpatient or day patient treatment (including oral surgical procedures) and MRI, CT or PET scan that isn't received in a hospital, scanning centre or facility listed in the Islands Health Plan directory of hospitals.
- ✗ For treatment in the UK, any treatment that requires a specialist who is not recognised by us.

Core module

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

[Build your plan](#)

Build your plan continued

Islands 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.

Outpatient module

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

£1,000 or
£2,500 or
Paid in full

What's included:

- ✓ Medical practitioner charges for consultations
- ✓ Diagnostic tests
- ✓ Physiotherapy & complimentary practitioner charges – up to ten sessions per year when referred by a GP
- ✓ Routine outpatient treatment such as specialist consultations

What's not included

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

Our plans don't cover:

- ✗ Treatment of medical conditions you had, or had symptoms of, before you joined (not applicable if medical history disregarded underwriting is selected).
- ✗ Outpatient cover limited unless the Outpatient module has been selected.
- ✗ Routine pregnancy and childbirth.
- ✗ Routine dental check-ups.
- ✗ 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).
- ✗ Claims if you have travelled outside of Europe to get treatment.
- ✗ For treatment in the UK, any inpatient or day patient treatment (including oral surgical procedures) and MRI, CT or PET scan that isn't received in a hospital, scanning centre or facility listed in the Islands Health Plan directory of hospitals.
- ✗ For treatment in the UK, any treatment that requires a specialist who is not recognised by us.

Outpatient module

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

[Build your plan](#)

Build your plan continued

Islands 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.

GP fees module

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

£500 or
£800 or
Paid in full*

What's included:

- ✓ Primary care services provided by a general practitioner

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:

£200 or
£300 or
£400

What's included:

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

Important information

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

*The paid in full GP fees module limit can only be chosen if the £2,500 or paid in full Outpatient module limits have been included.

What's not included

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

Our plans don't cover:

- ✗ Treatment of medical conditions you had, or had symptoms of, before you joined (not applicable if medical history disregarded underwriting is selected).
- ✗ Outpatient cover limited unless the Outpatient module has been selected.
- ✗ Routine pregnancy and childbirth.
- ✗ Routine dental check-ups.
- ✗ 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).
- ✗ Claims if you have travelled outside of Europe to get treatment.
- ✗ For treatment in the UK, any inpatient or day patient treatment (including oral surgical procedures) and MRI, CT or PET scan that isn't received in a hospital, scanning centre or facility listed in the Islands Health Plan directory of hospitals.
- ✗ For treatment in the UK, any treatment that requires a specialist who is not recognised by us.

GP fees module

Drugs and dressings module

[Build your plan](#)

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

Build your plan continued

Islands 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.

Dental module

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

80% up to £400 **or**
80% up to £700

What's included:

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

Optical module

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

80% up to £200 **or**
80% up to £400

What's included:

- ✓ Prescription glasses and contact lenses
- ✓ One eye test a year (included in full up to £60)

Important information

The Dental and Optical modules can only be chosen if the Outpatient module has been included.

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

What's not included

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

Our plans don't cover:

- ✗ Treatment of medical conditions you had, or had symptoms of, before you joined (not applicable if medical history disregarded underwriting is selected).
- ✗ Outpatient cover limited unless the Outpatient module has been selected.
- ✗ Routine pregnancy and childbirth.
- ✗ Routine dental check-ups.
- ✗ 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).
- ✗ Claims if you have travelled outside of Europe to get treatment.
- ✗ For treatment in the UK, any inpatient or day patient treatment (including oral surgical procedures) and MRI, CT or PET scan that isn't received in a hospital, scanning centre or facility listed in the Islands Health Plan directory of hospitals.
- ✗ For treatment in the UK, any treatment that requires a specialist who is not recognised by us.

Dental module

Optical module

[Build your plan](#)

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

Build your plan continued

Islands 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.

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:

£200 or
£500* or
£1,000**

What's included:

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

Important information

The Health check module can only be chosen if the Outpatient module has been included.

*The £500 Health check module limit can only be selected if the £2,500 or paid in full Outpatient module limits have been chosen.

** The £1,000 Health check module limit can only be selected if the paid in full Outpatient module limit has been chosen.

What's not included

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

Our plans don't cover:

- ✗ Treatment of medical conditions you had, or had symptoms of, before you joined (not applicable if medical history disregarded underwriting is selected).
- ✗ Outpatient cover limited unless the Outpatient module has been selected.
- ✗ Routine pregnancy and childbirth.
- ✗ Routine dental check-ups.
- ✗ 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).
- ✗ Claims if you have travelled outside of Europe to get treatment.
- ✗ For treatment in the UK, any inpatient or day patient treatment (including oral surgical procedures) and MRI, CT or PET scan that isn't received in a hospital, scanning centre or facility listed in the Islands Health Plan directory of hospitals.
- ✗ For treatment in the UK, any treatment that requires a specialist who is not recognised by us.

Health check module

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

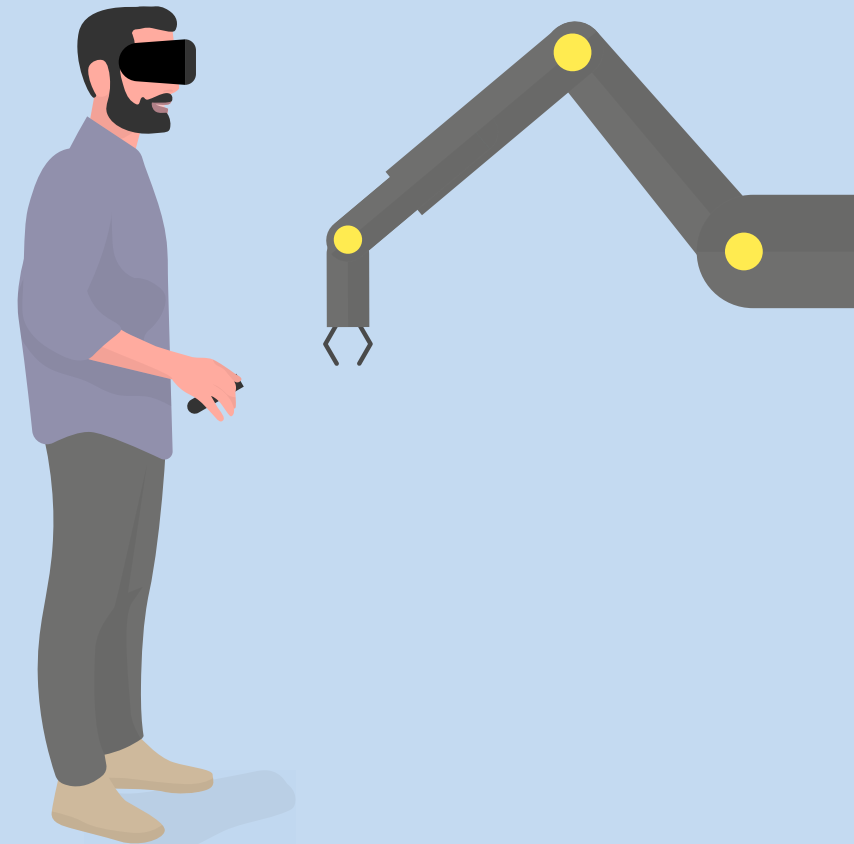
We'll set up your account

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 AXA *by your side*?

Find out more about our 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 8:00 to 17:00 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 and 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 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.

⁷ Transaction information since launch, during the period of February to December 2024.

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 **Next steps**