



Global healthcare

Cover for your family
Support for your business
Islands exclusive
Access to care abroad

Islands Health Plan
Access private healthcare in the
Channel Islands, Isle of Man, UK
and Europe.

The Islands Health Plan puts you in charge of your healthcare choices

Access the treatment you need - locally, in mainland UK or in Europe

- ✓ You can reach our dedicated, friendly team easily and quickly – with expert support available around the clock.
- ✓ If you can't get local help, AXA will support you with the costs for travelling to another island or the UK for treatment.
- ✓ For UK treatment, our Fast Track Appointments team can usually get you an appointment within seven working days.¹
- ✓ Our Islands Health Plan is like no other – carefully designed to give you, your family or employees faster access to care when you need it.
- ✓ With our Islands Health Plan you'll have access to our extensive medical network on the islands and across the UK.

You can use the Islands [Directory of Hospitals](#) to see which hospitals this includes. You can also choose to extend your hospital network and gain access to a greater selection of hospitals in London.
- ✓ You'll have the certainty of a predictable monthly, quarterly or yearly regular cost, not a sudden bill after you've had the treatment.

You'll have confidence that [the price you pay](#) isn't determined by whether you claim or not. So this will not affect the price you're offered at renewal.

Our award-winning service is rated consistently high by our members, with a rating of 4.8/5.²



Choose an Islands Health Plan that suits you

Our flexible plans can cover you and your family, or a team of any size.
We'll help you choose a plan and be there to help with any questions you have, any time.

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Which level of cover suits you?

Choose the cover that's right for you, or your business:

Core	Classic	Premier	Ultimate
Includes hospital stays; emergency transport; and CT, MRI and PET scans.	Includes outpatient treatment.	Includes GP fees and a health check.	Top-level cover that includes dental and optical, with extensive outpatient benefits.

Need to upgrade your cover?

Boost your cover with added benefits:

Core	Classic	Premier	Ultimate
+ Dental and optical cover	+ Dental and optical cover	+ Dental and optical cover	+ Access to extended hospital network
+ Access to extended hospital network	+ Access to extended hospital network	+ Access to extended hospital network	

All cover levels include access to the Virtual Doctor and Mind Health services.

+ Optional upgrade

Choose your plan



Choose an Islands Health Plan that suits you (cont.)

Our flexible plans can cover you and your family, or a team of any size.
We'll help you choose a plan and be there to help with any questions you have, any time.

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Further customise your cover

- ✓ When you choose the Islands Health Plan, you can choose if you'd like to pay monthly, quarterly or annually.
- ✓ You can also choose to add an excess. That means if you claim you'll agree to pay up to a certain amount per person, per policy year. In return you'll pay less for your premiums.

Here's an example:

David works in Saint Helier but often travels elsewhere for work and to visit family. He's chosen Premier cover level so that he's covered for visits to his GP, and added the dental and optical upgrade to help with the cost of his glasses. Then he's cut costs by adding an excess of £200. He also knows that no matter which level of cover he chooses, he can speak to a doctor over the phone or online, 24/7, with the Virtual Doctor service.



 Choose your plan

More than 80% of claims are paid within 2 days.³

Support for you and your family

You have one of the world's leading insurers at your side, ready to support you whenever you need us.

Why AXA?

Appointment times that suit you

If you can't get the care you need on the islands, and need treatment in the UK, our Fast Track Appointments team can book you an appointment at a time and place that works best for you – to fit in around flights, for example.

If you've got an open referral, our team will take care of your appointment, usually sorting one within seven working days¹ – meaning less time to worry.

Getting you where you need to be

If you have an accident or illness and can't get the help you need on your island, we'll pay towards getting you where you need to be – whether that's another island or mainland UK.

Support with access to local care

We work closely with trusted local healthcare providers across our network, so we can often pay claims directly. This means less hassle for you, as you're not left out-of-pocket.

Extra cancer support

Our dedicated care team is available by phone from 9am to 5pm UK time for members receiving cancer treatment on the mainland. They can:

- give you ideas on the questions to ask at appointments
- help you decide on a treatment plan
- advise on how to cope with chemotherapy
- simply just be there to listen.

Virtual Doctor service from AXA See a real doctor, virtually anywhere

With the Virtual Doctor service from AXA, you can book a medical consultation with a real doctor on the phone or by video chat – at a time that suits you⁴, from anywhere in the world.

Mind Health service from AXA Helping you conquer life's challenges, one call at a time

The Mind Health service connects you with a fully qualified psychologist who will provide the support you need from wherever you are in the world. Whether that's one phone call or a course of up to six sessions per health concern, per policy year.⁵ Together we can take on life's challenges.

Second Medical Opinion service from AXA It helps to be sure

If you ever feel unsure about a diagnosis or treatment plan you've received, our Second Medical Opinion service can help bring you peace of mind. Whether you want a better understanding of local healthcare practices, need details explained to you in a language of your choice, or if you'd simply like to make sure you've explored every available option, we'll assign a doctor to review your case and support you throughout your treatment. Together, we'll make sure you get the reassurance you need so you can focus on getting better, wherever you are in the world.



 Support for you
and your family

Secure business success, support your people

You can trust us to help you look after your people.

1 of 2

Why AXA?



Fast access to healthcare, faster recovery

With the Islands Health Plan, you can be confident that your people can access quality healthcare quickly including in mainland UK or in Europe.

And if they recover faster, they can get back to looking after your business sooner too.



Design a plan for larger teams

If you want to cover more than 74 people

We'll tailor the plan to match your needs – including extra cost saving controls. And we'll help you manage it day to day.

If you need to cover 150 employees or more

We'll design a completely bespoke health benefits package for your company, complete with full support with employee engagement. We can match your existing benefits too.

Get in touch to find out more about our tailored plans for larger businesses.



Careful attention to cost

You're careful about where your money goes: we are too

Our research shows that the cost of sending employees abroad has risen.⁶ And we know how important it is to keep costs under control.

That's why we keep a close eye on costs to make sure that your health insurance gives your business excellent value, while also providing your employees with the reassurance and protection they need.



Trusted cover

We've been supporting businesses based in the Channel Islands and the Isle of Man for over 25 years⁷, so have built an extensive network of medical providers, who will trust cover from AXA. This means we can usually pay directly for treatment, so your employees don't have to wait to be reimbursed, making things as smooth as possible for your business.

Businesses have relied on AXA for support in the Channel Islands and the Isle of Man for over 25 years.⁷



Support for businesses

Secure business success, support your people (cont.)

You can trust us to help you look after your people.

2 of 2



Business health insurance made simple

We'll take care of deciding on the best option for your team, managing members, ensuring you get value for money, and keeping an eye on claims.

Designed to match your needs

We'll help you set up a health benefits package that's tailored to fit your whole team, no matter how many people you need to cover. With plans designed specifically for the Channel Islands and Isle of Man, your employees can rely on us to get them access to the care they need.

Dedicated account management

Your account management team are available to help you manage your plan and answer all your questions. If you have a larger group of employees to cover, they'll be happy to help you show the value of the plan to your stakeholders and share performance reports where possible.

Local team, global service

Our friendly and experienced team will support your employees with their plan. Whether that's how to choose a hospital in Southampton, how to claim, finding out if they're covered for a blood test in Jersey, or helping them find a specialist in France; the team is there to answer any questions.

Cover wherever you need it

If you also have employees on mainland UK, or elsewhere in the world, AXA has the global resources to help. We can combine your Islands Health plan with our global health plans, which will cover your employees worldwide, or set you up with a UK-specific plan.



 Support for
businesses

Plans in detail

For more information, see your membership handbook.

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Islands Health Plan

What's my area of cover?

Guernsey, Jersey, Isle of Man, UK and Europe.

Which hospital network can I use?

The Islands Health Plan Directory of Hospitals for UK and Channel Islands hospitals, any hospital in Europe.

Access to our extended network of hospitals

As well as access to hospitals in Europe, the Channel Islands and the UK (as listed in the Islands Health Plan Directory of Hospitals), you can choose to extend your hospital network and gain access to a greater selection of hospitals in London.

What upgrades can I add?

Dental and optical cover

For Core, Classic and Premier, you can add cover to include:

- + 80% of the cost for non-routine dental treatment, up to £150 each year
- + 80% of the cost for prescription glasses and contact lenses, up to £100 each year
- + Up to £25 towards an eye test each year

Dental and optical cover is automatically included on Ultimate plans.

Summary of benefits

Inpatient & day patient treatment	Core	Classic	Premier	Ultimate
Hospital and accommodation charges	Paid in full			
Out of directory cash benefit when a member receives treatment at a facility in the UK not listed in the Islands Health Plan Directory of Hospitals	£100 each day / night			
Specialist fees (surgeons, anaesthetists and physicians)	No annual maximum			
Parent accommodation: Charges for one parent staying in hospital with a child under the age of 18 and covered by the policy	Paid in full			
Hotel accommodation for one parent while a child is in hospital	£100 a night up to £500 per year			
Emergency outside of Europe cover	✗	Paid in full for up to 8 weeks treatment in any year up to a total of £25,000 a year	Paid in full for up to 8 weeks treatment in any year up to a total of £30,000 a year	Paid in full for up to 8 weeks treatment in any year up to a total of £50,000 a year
Cash benefit for each night you receive free inpatient treatment and free hospital accommodation within the UK or Channel Islands	✗	£50 per night up to £2,000 per year		£100 per night up to £2,000 per year
Inpatient psychiatric treatment	100 days per member lifetime			
Outpatient cover	Core	Classic	Premier	Ultimate
Surgical procedures	No annual maximum			
CT, MRI and PET scans received as an inpatient, day patient or outpatient at any hospital in Europe and scanning centre within the Islands Health Plan Directory of Hospitals	Paid in full			
CT, MRI and PET scans per visit for using a CT, MRI or PET facility in the UK that is not listed as a scanning centre in the Islands Health Plan Directory of Hospitals	£100 each visit			
Psychiatric – outpatient consultations and treatment	✗		Up to £1,000 per year	
Other outpatient treatment – combined limit, including:	✗	Up to £1,000 per year	Up to £2,500 per year	No annual maximum
<ul style="list-style-type: none"> • Specialist consultations • Complementary practitioner charges • Physiotherapy • Diagnostic tests 	✗	Treatment for GP referred physiotherapy and/or complementary practitioner treatment up to 10 sessions per year. Further sessions available under specialist referral up to your outpatient limit		

✓ Included ✗ Not included + Optional upgrade available

Plans in detail (cont.)

For more information, see your membership handbook.

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Summary of benefits

Cancer cover	Core	Classic	Premier	Ultimate
Radiotherapy and chemotherapy received as an inpatient, day patient or outpatient		No annual maximum		
Drug treatment to prevent recurrence of cancer (excluding pre-existing conditions)		No annual maximum		
Follow-up consultations	✗	No annual maximum within outpatient limit		No annual maximum
Day patient and outpatient radiotherapy and chemotherapy cash benefit when treatment and accommodation has been free of charge		£50 per day up to £5,000 per year		
New or experimental surgical procedures for cancer		Costs and conditions to be agreed before treatment		
Hospital-at-home		Paid in full		
Palliative care for cancer		✓		
Hospice donation		✗	£100 per night	
External prostheses during active treatment of cancer	✗	Up to £1,500 per year	Up to £2,500 per year	Up to £5,000 per year
Purchase of wigs during active treatment of cancer	✗	Up to £400 per year		
Transportation from the Islands to UK or another Island for eligible cancer treatment if local treatment is not available		✗	Up to £1,000 per year	Up to £1,500 per year

What's not covered?

As with most health insurance, there are limits and exclusions on these plans. They don't cover:

- ✗ Treatment of medical conditions that you were aware of before you joined unless our medical history disregarded option is selected (only available for corporate groups of 10 or more).
- ✗ Routine follow-up consultations and monitoring of chronic conditions.
- ✗ Routine dental check-ups.
- ✗ Routine pregnancy and childbirth except for complications.
- ✗ Preventative treatment.
- ✗ Claims if you have travelled outside of Europe to get treatment.
- ✗ For treatment in the UK, any inpatient or day patient treatment, MRI, CT or PET scans and oral surgical procedures not received in a hospital, scanning centre or facility listed in the Islands Health Plan directory of hospitals.

Plans in detail

Plans in detail (cont.)

For more information, see your membership handbook.

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Summary of benefits

Other benefits	Core	Classic	Premier	Ultimate
Virtual Doctor service	No annual maximum £200 towards prescription costs following consultation			
Second Opinion service	No annual maximum			
Mind Health service	Up to six sessions			
GP fees	✗		Up to £500 per year	No annual maximum
Maternity cash benefit after one year of cover	✗		£150 per birth	
Health check – contribution towards cost	✗		Up to £100 every two years	Up to £200 every two years
Ambulance transport – for road ambulance for emergency transport to or between hospitals	Paid in full			
Evacuation and repatriation service	Paid in full			
Transportation from the Islands to UK or another Island if local treatment is not available	Up to £1,500 per year			
Accidental damage to teeth	✗		Up to £1,000 per year	
Dental and optical cover		+	Non-routine dental treatment: 80% refund up to £350 per year Optical cover: 80% refund £200 per year Up to £25 for an eye test	

What's not covered?

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- ✗ Routine dental check-ups.
- ✗ Routine pregnancy and childbirth except for complications.
- ✗ Preventative treatment.
- ✗ Claims if you have travelled outside of Europe to get treatment.
- ✗ For treatment in the UK, any inpatient or day patient treatment, MRI, CT or PET scans and oral surgical procedures not received in a hospital, scanning centre or facility listed in the Islands Health Plan directory of hospitals.

Plans in detail

Want AXA by your side?

There are three easy ways to find out more about the Islands Health Plan.



Give us a call on
+44 (0)1892 596 418

Lines are open Monday - Friday
8am-5pm (UK time)



Email us at
internationalsales.health@axa.com

Visit our website
axaglobalhealthcare.com



Speak to your
intermediary today.

 Next steps

¹Based on AXA PPP healthcare's Fast Track Appointments service data between January – December 2020, 6.21 day average recorded from the date the member called the Personal Advisory team.

²Customers rated our service 4.73 out of 5 stars via the Customer Service Instant Customer Feedback tool between 1 July 2022 – 30 June 2023 based on 23,119 responses.

³80.6% of eligible claims submitted online between July 2022 and June 2023 were paid within two days.

⁴Appointments are subject to availability. You do not need to pay or claim for a consultation but you will be charged for the cost of the initial phone call when using the call back service. You won't be charged if you request a call back using the app or online portal. Telephone appointments are available 24/7/365 and call-backs are typically within 24 hours. Telephone appointments in Greek are available 09:00 to 21:00 EET, 7 days a week. Video appointments in English, Spanish and Mandarin are available 08.00 to 00.00 UK time, Monday to Friday. Video appointments in German are available 08:00 to 20:00 CET, Monday to Friday. This is provided by Teladoc Health.

⁵This service provides you with access to six sessions with a psychologist, per mind health concern, per policy year. This is provided by Teladoc Health.

⁶Work Research conducted in April 2020 by Savanta, based on a total of 543 HR decision makers and 568 non-native assignees.

⁷Based on the number of members on a Jersey, Guernsey or Channel Islands product before 1 January 1993. Sourced in 2013.

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