



Global healthcare

# Comparing our plans

An overview of the cover you can get with our personal international health insurance plans

On the following pages, you'll find a quick overview of our plans and what each one offers. It's here to help you choose a plan, or as a reminder of the cover you've already chosen.

Whichever plan you go for, you'll have the same friendly, experienced, personal service and fast claims payment<sup>1</sup>. Here are some other reasons it pays to choose AXA. Plus, the following services are included in all our plans:



### Virtual Doctor service

Speak to an experienced doctor, day or night, from anywhere in the world – by video or phone<sup>2</sup>.



### Second Opinion Service

An independent second opinion from a highly qualified expert – for when you just aren't quite sure.



### Evacuation and repatriation

If you can't get the help you need locally, we'll make sure you get to where you need to be – and back home again.



### Extra support if you're diagnosed with cancer

A dedicated case manager as a consistent point of contact, to oversee your case and make sure everything goes smoothly.

# Getting to know our cover

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<sup>1</sup> In 2021, 97.3% of claims were completed in 2 days from receipt of accounts.

<sup>2</sup> Appointments 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. Telephone appointments are available 24/7/365 and call-backs are typically within 24 hours. Video appointments are available between 08:00 and 00:00 UK time, Monday to Friday. Video appointments in German are available between 08:00 -20:00 CET, Monday to Friday.

# The most we'll pay



	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
<b>At a glance</b>					
Annual policy limit per member	Up to £100,000 / €125,000 /\$160,000	Up to £1,000,000 / €1,275,000 /\$1,600,000	Up to £1,500,000 / €1,900,000 /\$2,400,000	Up to £2,000,000 / €2,550,000 /\$3,200,000	Up to £5,000,000 / €6,375,000 /\$8,000,000

## Your excess options

Adding an excess will lower your premiums. We offer five levels (per person, per year):

- › £100 / €125 / \$160
- › £250 / €320 / \$400
- › £500 / €640 / \$800
- › £1,000 / €1,275 / \$1,600
- › £2,000 / €2,550 / \$3,200

In addition, if you pick Standard without the out-patient upgrade, we offer two more levels (per person, per year):

- › £5,000 / €6,375 / \$8,000
- › £10,000 / €12,750 / \$16,000

# Cover for in-patient or day-patient treatment in hospital



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
<b>In-patient and day-patient cover</b>					
Treatment charges for surgeons, anaesthetists, physicians and consultants. Plus tests, physiotherapy and accommodation in hospital	✓	✓	✓	✓	✓
CT, MRI and PET scans	✓	✓	✓	✓	✓
Parent accommodation in a hospital <i>One parent staying with a child member under 18</i>	✓	✓	✓	✓	✓
Parent accommodation in a hotel <i>One parent while a child is in hospital</i>	£100 / €125 / \$160 a night up to £500 / €625 / \$800	£100 / €125 / \$160 a night up to £500 / €625 / \$800	£100 / €125 / \$160 a night up to £500 / €625 / \$800	£100 / €125 / \$160 a night up to £500 / €625 / \$800	£100 / €125 / \$160 a night up to £500 / €625 / \$800
Psychiatric treatment <i>As an in-patient</i>	100 days over membership lifetime				
Cash benefit if you have 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

# Cover for out-patient treatment



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
<b>Out-patient cover</b>					
Surgery	✓	✓	✓	✓	✓
CT, MRI and PET scans	✓	✓	✓	✓	✓
Consultations			Combined limit of £3,500 / €4,460 / \$5,600	Combined limit of £5,750 / €7,330 / \$9,200	✓
Diagnostic tests including x-rays and ultrasound scans					✓
Psychiatric treatment			Complementary therapy and Chinese herbal medicine – up to £300 / €380 / \$480 from the combined limit	Complementary therapy and Chinese herbal medicine – up to £300 / €380 / \$480 from the combined limit	Up to 30 sessions
Physiotherapy					Up to 35 sessions
Complementary therapy	+	+			Up to 35 sessions
Vaccinations			Vaccinations – up to £300 / €380 / \$480 from the combined limit	Vaccinations – up to £300 / €380 / \$480 from the combined limit	Up to £500 / €635 / \$800
Chinese herbal medicine					Up to 15 sessions at £100 / €125 / \$160 a session
Prescribed drugs and dressings			Up to £500 / €635 / \$800	Up to £750 / €950 / \$1,200	✓

## + Optional upgrades

Out-patient	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Consultations					
Diagnostic tests including x-rays and ultrasound scans	Combined limit of £2,500 / €3,200 / \$4,000	Combined limit of £1,000 / €1,275 / \$1,600			
Psychiatric treatment	Complementary therapy and Chinese herbal medicine – up to £300 / €380 / \$480 from the combined limit	Complementary therapy and Chinese herbal medicine – up to £200 / €250 / \$320 from the combined limit			
Physiotherapy			Already included	Already included	Already included
Complementary therapy					
Chinese herbal medicine	Vaccinations – up to £100 / €125 / \$160 from the combined limit	Vaccinations – up to £150 / €190 / \$240 from the combined limit			
Vaccinations					
Prescribed drugs and dressings	Up to £100 / €125 / \$160	Up to £100 / €125 / \$160			

# Cover if you're diagnosed with cancer



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
<b>Cancer cover</b>					
Radiotherapy and chemotherapy	✓	✓	✓	✓	✓
Chemotherapy or biological drug treatment to prevent recurrence or maintain remission	✓	✓	✓	✓	✓
Follow-up consultations <i>While you're a member on a plan that includes these</i>	+	+	✓	✓	✓
	<i>Included if you add Out-patient optional upgrade</i>	<i>Included if you add Out-patient optional upgrade</i>			
Radiotherapy and chemotherapy cash benefit <i>When you've had free day-patient or out-patient treatment</i>	£50 / €60 / \$80 a day up to £2,000 / €2,400 / \$3,200	£50 / €60 / \$80 a day up to £5,000 / €6,375 / \$8,000	£50 / €60 / \$80 a day up to £5,000 / €6,375 / \$8,000	£50 / €60 / \$80 a day up to £5,000 / €6,375 / \$8,000	£150 / €190 / \$240 a day up to £5,000 / €6,375 / \$8,000
Wigs or other temporary head coverings <i>While you're having active treatment only</i>	✗	Up to £400 / €510 / \$640	Up to £400 / €510 / \$640	Up to £400 / €510 / \$640	Up to £400 / €510 / \$640
Chemotherapy or antibiotics at home	Up to 14 days	Up to 14 days	Up to 14 days	Up to 28 days	Up to 28 days

# Cover for other specific conditions



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
<b>Other specific conditions</b>					
Chronic illness – in-patient treatment for acute flare ups	✓	✓	✓	✓	✓
Kidney dialysis – before a transplant	For 6 weeks before transplant	For 6 weeks before transplant	For 6 weeks before transplant	For 6 weeks before transplant	For 6 weeks before transplant
Chronic illness – routine follow-up consultations and monitoring	✗	✗	✓	✓	✓
Kidney dialysis – for chronic kidney failure	✗	✗	Up to £25,000 / €31,875 / \$40,000	Up to £50,000 / €63,750 / \$80,000	Up to £75,000 / €95,625 / \$120,000
Routine pregnancy and childbirth <i>A moratorium applies, please speak to an adviser for details</i>	✗	✗	✗	Up to £10,000 / €12,750 / \$16,000	Up to £12,000 / €15,300 / \$19,200
Palliative care	✗	✗	✗	Cancer only – up to 30 days	Up to 30 days

# Cover for ambulances and emergencies



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
<b>Ambulances and emergencies</b>					
Ambulance transport to or between hospitals, or when considered medically necessary	✓	✓	✓	✓	✓
Evacuation and repatriation service	✓	✓	✓	✓	✓
Emergency in-patient and day-patient treatment in the USA (if your cover doesn't include the USA already) <i>For a medical condition that starts suddenly while you're in the USA</i>	✗	Up to 6 weeks up to £10,000 / €12,750 / \$16,000	Up to 6 weeks up to £15,000 / €19,125 / \$24,000	Up to 10 weeks up to £20,000 / €25,500 / \$32,000	Up to 10 weeks up to £30,000 / €38,250 / \$48,000
Emergency out-patient treatment in the USA (if your cover doesn't include the USA already)	✗	✗	✗	✗	Up to £2,000 / €2,550 / \$3,200

# Dental and optical



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Cover for your teeth and eyes					
Accidental damage to teeth	Up to £5,000 / €6,375 / \$8,000	Up to £10,000 / €12,750 / \$16,000			
Non-routine dental treatment <i>Such as fillings</i>	✗	50% of costs up to £320 / €405 / \$510	50% of costs up to £320 / €405 / \$510	50% of costs up to £500 / €635 / \$800	80% of costs up to £3,500 / €4,450 / \$5,600
Routine dental treatment <i>Such as check ups, scale and polish</i>	✗	✗	+	+	
Prescription glasses and contact lenses	✗	✗	Up to £100 / €125 / \$160	Up to £100 / €125 / \$160	Up to £200 / €255 / \$320
Eyesight test cover	✗	✗	One eye test	One eye test	One eye test

## + Optional upgrades

Dental care	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Non-routine dental treatment <i>Such as fillings</i>	<i>Dental care not available</i>	<i>Dental care not available</i>	80% of costs up to £1,000 / €1,275 / \$1,600	80% of costs up to £1,500 / €1,900 / \$2,400	<i>Already included</i>
Routine dental treatment <i>Such as check ups, scale and polish</i>					

# Supporting your everyday health and wellbeing



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
<b>Health, wellbeing and support</b>					
Personal Medical Case Management	✓	✓	✓	✓	✓
Health at Hand	✓	✓	✓	✓	✓
Virtual Doctor service	✓	✓	✓	✓	✓
Mind Health service	✓	✓	✓	✓	✓
Second Opinion Service	✓	✓	✓	✓	✓
Spinal supports, knee braces and pneumatic walking boots	✗	Up to £1,500 / €1,900 / \$2,400	Up to £2,000 / €2,550 / \$3,200	Up to £2,500 / €3,200 / \$4,000	Up to £3,500 / €4,450 / \$5,600
External prostheses during active cancer treatment	✗				
External prosthesis to replace a body part following an accident or surgery <i>Not during active cancer treatment – see above</i>	✗	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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>
Health check	✗	✗	✗	Up to £300 / €380 / \$480	Up to £400 / €510 / \$640
Disability compensation cover <i>A lump sum paid if you have a specific type of accident that leads to a disability</i>	✗	✗	✗	Up to £50,000 / €63,750 / \$80,000	Up to £100,000 / €127,500 / \$160,000

<sup>1</sup>AXA 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.

# What we don't cover



## What's not covered

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Like most health insurance policies, there are things our plans don't cover. We've given a summary of these below, but please see the membership handbook for full details of what is and isn't covered – or ask us.

- ✗ Treatment of medical conditions you had, or had symptoms of, before you joined.
- ✗ Out-patient cover is excluded on **Foundation** and **Standard** unless you have the out-patient option.
- ✗ Routine dental check-ups for **Foundation**, **Standard**, **Comprehensive** or **Prestige**. (+ Available as an optional upgrade to **Comprehensive** and **Prestige**).
- ✗ Preventative treatment.
- ✗ The costs of arranging treatment.
- ✗ Routine pregnancy and childbirth on **Foundation**, **Standard** and **Comprehensive**.
- ✗ Except for in-patient treatment needed for acute flare ups, treatment of conditions that last a long time or come back (known as chronic conditions) if you're on **Foundation** or **Standard**.
- ✗ 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 if you travel anywhere against medical advice.
- ✗ Cover in the USA, unless you've chosen to include the USA in your cover area.
- ✗ Treatment that you receive in the UK from providers that are not listed in our Directory of Hospitals if you're on **Foundation**, **Standard**, **Comprehensive** or **Prestige**.



## Want to find out more?

If you have any questions at all about our cover,  
or need a hand choosing between plans, simply speak to us,  
your intermediary or AXA representative.

To get more information and request a quote, call us on

**+44 (0)1892 596 418**

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

**Find out more on [axaglobalhealthcare.com](https://axaglobalhealthcare.com)**

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