

# 'Far from alone'

We've got them covered,  
wherever they are.



# Corporate

## International Health Plan

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# 'Far from home'

We'll help connect your employees to the right medical expertise.



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## Protect your employees across the world

When you've got staff working overseas, you want to know they're looked after. Illness or an accident can strike at any time, and in some parts of the world, access to medical facilities can be basic, inaccessible or non-existent.

With our International Health Plan you can help connect them to the best care and treatment available – giving them (and you) ultimate peace of mind.

Voted 'Best International Private  
Medical Insurance Provider 2012'

Health Insurance Awards



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## Our International Health Plan gives your employees:

### Round-the-clock support

- **Access to care** – at over 10,500 hospitals across the world
- **Personal case management** for serious diagnoses, with help in finding the right treatment, and full support throughout
- **24-hour information and medical helplines**, offering immediate access to qualified health care professionals
- **Expert security information**, with a 24/7 telephone hotline and MyGlobe online, providing up-to-date information on terrorist threats, civil unrest, natural disasters, crime and medical outbreaks.

### Peace of mind far from home on all plans

- **Emergency medical evacuation and repatriation**
- **Interpretation service** over-the-phone
- A **24-hour telephone claims service**, with empathetic, trained personal advisers who will be able to confirm if the treatment is covered
- **Secure online access** to their account, any time.

### Four levels of cover

#### On our Standard Plan

Active treatment of cancer, in-patient and day-patient treatment, dental care, medical conditions during pregnancy and out-of-area cover.

#### Extra with our Comprehensive, Prestige and Prestige Plus plans

Follow-up cancer and heart surgery consultations, cancer treatment at home, cover for chronic conditions, kidney dialysis, optical and out-patient cover, including Chinese herbal medicine.

#### Even more with our Prestige and Prestige Plus plans

Routine pregnancy, annual health check, international travel insurance, disability compensation and palliative care.

#### Top-level cover with our Prestige Plus plan

Full refund on out-patient treatment, plus routine dental and HIV (AIDS) treatment – as well as elective caesarean sections, plus out-of-area cover for out-patient treatment.

### Tailored to you

Once you've selected the level of cover that's right for your employees, you can tailor it by choosing from a range of options:

- Two geographical areas of cover
- Add-ons to give you extra peace of mind
- Excess levels to suit your budget.

### Why an International Health Plan is good for business

Having employees working and living abroad can be expensive, and good management makes sure your company is getting the best return on your investment. So it makes perfect sense to protect your overseas staff and ensure they're properly looked after. In addition, health plans are among the most tangible, valuable benefits in an employer's benefits arsenal, making for an attractive package to offer current and future employees.

### For local national employees too

Our plan is not just available to expatriate workers; in certain areas you can also cover your local national employees, ensuring they have access to appropriate care too.



# 24-hour support

## **Expert care when they're far from home**

With services such as our 24-hour medical information helplines and secure online member accounts, your employees can find the nearest doctors and hospitals that speak their language. We even have over-the-phone interpreters so your employees will always be able to understand their diagnosis and treatment plans.



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## Access to care when they're far from home

### Their online member account will also give them access to:

- **Policy details** where they can make claims and get membership documents
- **Information** on the security risks wherever they are in the world
- **Vaccinations** and medical outbreak information
- **Emergency** telephone numbers for their location.

### Professional Medical Case Management

We've joined forces with an independent and objective provider of medical case management, to ensure your employees have access to the support they need if they're diagnosed with an eligible condition.

When a member registers for the service, they'll be assigned a Case Manager, who will then approach top medical professionals to co-ordinate the best medical care plan available – and provide ongoing clinical support throughout your employee's treatment.

Because this service is independent and always gives objective recommendations for the best treatments, you'll need to make sure the treatment recommended is covered by your plan.

### All from a name you can trust

AXA PPP International is part of the AXA Group, one of the world's leading insurance companies with a strong presence in 61 countries – so you can feel reassured that whatever happens, we have the global and local knowledge to help.

102 million customers worldwide have placed their trust in the AXA Group, and with 70 years in the health care market (and more than 40 years internationally) we're a safe pair of hands for your employees' health.

### Access, view and update your scheme online – instantly

Important information on your employees can change rapidly and our Corporate Services Online tool makes updating these changes as straightforward as possible. This personalised account allows you to quickly access your company's membership details and directly make any necessary amendments, 24/7.

When you log in to your account, you'll be able to:

- Create a new employee
- Search for an employee
- Add a family member
- Amend or lapse an employee
- Download a report or membership listing.





# Choice

## Select the type of cover to suit your business and budget

Whether you need to cover three or 3,000 employees overseas, we've got a plan to suit your company's needs and budget.



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## Select the type of cover to suit your business and budget

### Less than 150 employees

If you're a small company, you'll benefit from a choice of four levels of cover, and two geographical regions. A range of excesses is also available to help manage the cost of premiums.

#### Choose your level of cover:

##### Standard

If you want to contain your costs, you can opt for no out-patient cover, with wide-ranging in-patient and day-patient cover.

Your optional add-ons:

- Out-patient treatment
- International travel plan
- Ship to shore cash benefit.

##### Comprehensive

This is our most popular plan, and provides essential cover for in-patient, day-patient, out-patient and non-routine dental treatment.

Your optional add-ons:

- Dental care or routine pregnancy cover
- International travel plan
- Ship to shore cash benefit.

### Prestige

For more extensive cover, our Prestige plan provides the additional benefits of:

- Routine pregnancy cover
- Adult health check
- Disability compensation cover
- Palliative care for cancer
- Kidney dialysis
- International travel plan.

Your optional add-ons:

- Dental care
- Ship to shore cash benefit.

### Prestige Plus

For the gold standard in cover for your employees, choose our top-of-the-range plan – which includes all the above, plus:

- Routine dental
- HIV (AIDS) treatment
- Out-of-area cover for out-patient treatment
- Full refund on out-patient treatment, session limits apply
- Palliative care for all diagnoses.

Your optional add-on:

- Ship to shore cash benefit.

### Choose to disregard existing medical conditions

If you have more than five employees on your scheme, you can opt to have their medical history ignored. This means that they will be eligible to claim for any condition or diagnosis they currently have or have had in the past.

#### Choose your area of cover:

- Area 1: Provides worldwide cover
- Area 2: Provides cover throughout the world, except the USA.

### Choose how much excess members will pay:

You can control the cost of your company's premium, depending on the level of excess you choose.

#### We offer five levels of excess, per person, per policy year:

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

If a member's treatment continues beyond their policy's renewal date, we'll apply the excess again against the costs incurred on or after the renewal date. We'll do this irrespective of whether the costs relate to treatment for the same medical condition.

## Select the type of cover to suit your business and budget

### More than 150 employees

If you wish to cover a large number of employees we have the ability to tailor the plan to suit your needs, as well as offering:

### Dedicated support for you

- Your own dedicated account management team
- Corporate Services Online tool
- Tailored management information reporting.

### Bespoke service for your members

- 24/7 dedicated support helpline
- Bespoke website and handbooks
- Customer Online where members can view policy details, pre-authorise treatment or submit claims online.

### A global network of hospitals

- Access to our international network of over 10,500 private healthcare facilities.

### Cost containment

We contain medical procurement costs through:

- Active management before, during and after claims
- Our international global network of hospitals and our purchasing power to negotiate on their costs.
- Personal Medical Case Management
- Offering excesses, co-payment options and benefit limits.



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# Underwriting

**View examples of AXA PPP International  
underwriting styles**



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## AXA PPP International underwriting options

We realise that everyone has different requirements from their international health insurance. To help tailor your policy to those needs we offer several different underwriting options.

By underwriting, we mean how we treat previous medical history and what will and won't be covered under the policy. If you have received a quote, the option that applies is under the underwriting column.

## If you're new to AXA PPP International, we can offer the following:

### Fully Medically Underwritten policy

If you'd prefer, you can tell us about your employees' medical history and we will use that to decide whether or not we can cover them for any past diagnosis or medical condition. You can then decide whether or not to continue to purchase the policy with these specific conditions. After two consecutive years of membership where your employee has not had any trouble from the specified conditions, they can ask for them to be reviewed and included as part of the cover.

## What happens if an employee leaves your company?

When you remove an employee from your scheme, they can take out a personal plan within three months of their leaving date, without being re-underwritten. This means they will start their personal cover with the same terms as on their corporate cover, subject to the plan they choose to take out.

Help us to help them and notify us of their departure as soon as you can.





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# Cover

## Wide-ranging cover as standard

The following is covered in our  
Standard plan:



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## Wide-ranging cover as standard

### Hospital charges, including accommodation

If a member has to spend time in hospital, we'll settle their in-patient or day-patient bills directly with our preferred list of hospitals. That means they won't have to worry about making a pre-payment on admission. If the member chooses to receive treatment in a hospital not in our preferred network, we will do our best to arrange direct settlement if they let us know beforehand.

### Surgical procedures and charges

Whether or not a member needs to stay in hospital overnight, there can still be a lot of costs incurred in treatment. So our International Health Plan will cover the following in-patient, day-patient and out-patient charges:

- Hospital stays and accommodation
- Nursing care
- Operating theatre charges
- Surgeons' and anaesthetists' bills
- Stays in intensive care
- Drugs, dressings and surgical appliances (subject to policy limits).

### Emergency cover for out-of-area cover

This gives members both in-patient and day-patient cover for emergency treatment if they fall ill suddenly while travelling out of their specified area.

### Cash benefit for each night of free in-patient treatment

If a member obtains free in-patient hospital treatment – through a state system for example – we'll pay a cash sum for every night they have to stay in a hospital bed.

### Cancer

The plan covers the investigation and active treatment of cancer, including:

- Radiotherapy
- Chemotherapy
- Brain and body scanning
- Bisphosphonate drugs to help protect bones and reduce raised blood calcium
- Biological therapies to destroy cancer cells (also known as immunotherapy including monoclonal antibodies and other targeted therapies).

### Cash benefit for cancer treatment

If for any reason a member receives free day-patient or out-patient radiotherapy or chemotherapy for cancer, we'll pay them a corresponding cash benefit. This is only payable if the treatment they receive would have been eligible for benefit under their policy.

### Personal Medical Case Management

When a member registers for this service, they'll be offered a dedicated Case Manager who will create a care plan, find them the treatment they need, and provide clinical support throughout.

### Cancer drug treatments

Treatments for cancer are constantly evolving and we cover drugs to prevent its recurrence, along with experimental drug treatments when you are a participant in an approved randomised clinical trial.

### Emergency evacuation or repatriation

If a member can't get the emergency in-patient treatment they need locally, we'll arrange to get them evacuated to an appropriate facility. Our International Health Plan provides access to the overseas evacuation service, which delivers emergency medical advice and assistance wherever a member is in the world, 24 hours a day, 365 days a year.

In the unfortunate event that one of our members dies abroad, we will arrange and pay for the cost of bringing the body back to a port or airport in their home country.

### In-patient, day-patient and out-patient explained

#### In-patient

When a member is admitted to hospital, and needs to occupy a bed overnight or longer for medical reasons.

#### Day-patient

When a member is admitted to a hospital or day-patient unit because they need a period of medically supervised recovery, but don't need to occupy a bed overnight.

#### Out-patient

When a member attends a hospital, consulting room or out-patient clinic, and is not admitted either as a day-patient or an in-patient.

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## Wide-ranging cover as standard

### 24/7 Security Hotline

Our Security Hotline service has intelligence on more than 180 countries and 900 cities, and offers invaluable assistance on situations such as political or civil unrest, natural disasters, local diseases, crime and terrorism. Multi-lingual security experts are available 24/7 to analyse risk and help your employees – from providing reassurance before travel, to evacuation in an emergency. Available to all small corporate clients as standard.

### Dental care and accidental damage to teeth

We'll pay towards dental costs, and our plans cover all dental treatment except routine check-ups, cosmetic work and treatment as a result of neglect. We also cover the cost of accidental damage to teeth.

### Pregnancy

All our plans provide cover for medical conditions which may arise during pregnancy and childbirth. More routine costs are covered by our Prestige and Prestige Plus plans.

### Prosthesis

Spinal supports, knee braces or aircasts will be included in the plan if they're part of a surgical procedure and/or integral to the treatment of an eligible medical condition based on the member's plan. Members will also be covered for prosthesis and wigs needed during active treatment of cancer.

### Brain and body scanning

The following are paid in full if a member is treated as an in-patient, day-patient or out-patient in one of our preferred hospitals:

- Computerised tomography (CT)
- Magnetic resonance imaging (MRI)
- Positron emission tomography (PET).

### Ambulance transport

We'll cover the cost of a road ambulance for emergency transport to or between hospitals, if the member's medical practitioner says it's necessary.

### Parent accommodation

Being in hospital can be traumatic, especially for children. So if a member's child is covered on their policy and is under 18, the plan will cover accommodation expenses for them to stay in the same hospital with their child.

### Add-ons to Standard plan

You can extend your cover by choosing from a range of add-ons:

#### Out-patient treatment

With our standard plan, out-patient cover is for surgical procedures only. You can boost your employees' cover with our out-patient add-on that includes:

- Medical practitioner charges for consultations
- 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

#### 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.

#### Ship to shore cash benefit

Covering the cost of emergency evacuation from a ship.

# Extend

**You can extend the amount of cover you offer with  
our Comprehensive, Prestige and Prestige Plus plans**



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## Comprehensive plan

This offers all the cover provided by our Standard plan, as well as:

### Chronic conditions

Unlike some other insurance policies which don't cover treatment for long-term illnesses, we can offer full cover for chronic conditions with a 120 day limit on in-patient stays.

### Kidney dialysis

Ongoing kidney dialysis treatment administered as an in-patient, day-patient or out-patient.

### Out-patient cover

With our Standard plan, out-patient cover is for surgical procedures only. By extending your plan, you can cover your employees for a range of out-patient benefits, including:

- Medical practitioners' consultation charges
- Diagnostic tests
- Physiotherapy
- Vaccinations and the costs of their administration by a medical practitioner or nurse
- Heart surgery follow-ups for as long as necessary (after coronary heart bypass, cardiac surgery or the implementation of cardiac devices such as defibrillators and pacemakers, and coronary angioplasty)
- Cancer follow-ups, with no time limit.

### Out-patient drugs and dressings

You can choose to cover the costs of medicines that have been prescribed by your medical practitioner, such as:

- Antibiotics
- Ointments
- Eye-drops
- Steroids.

### Optical cover

If a member needs spectacles or contact lenses, we'll contribute towards the cost – as well as one eyesight test each year.

### Hospital-at-home

With Hospital-at-home, members can be treated in the comfort of their own homes, or another appropriate setting. It covers home administration of intravenous chemotherapy, or intravenous antibiotics which otherwise would require members to be admitted for in-patient or day-patient treatment.

### Chinese herbal medicine

We'll provide cover for Chinese herbal medicine treatments as part of their out-patient complementary practitioner benefit.

### Add-ons to Comprehensive plan

You could boost the level of cover for your employees by choosing from the add-ons below:

#### Dental care or Routine pregnancy cover

- Boost the dental allowance and we'll cover routine care such as check-ups, scale and polish or
- extend your cover to include day-to-day routine pregnancy and childbirth costs.

#### 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.

#### Ship to shore cash benefit

Covering the cost of emergency evacuation from a ship.



## Prestige plan

Your employees will enjoy all the cover provided by our Standard and Comprehensive plans, as well as:

### Annual health check

We'll contribute towards the cost of an annual health check. All members need to do is arrange the screen themselves, send us the receipt and we'll reimburse them. A health check may include:

- Assessment of body mass index
- Resting blood pressure
- Urine analysis
- Cholesterol test
- Instruction in self-examination
- Advice about diet and lifestyle.

### Palliative care for cancer

Our cover can provide much-needed care for a member in a recognised facility, even if their cancer is diagnosed as terminal.

### Disability compensation

If a member has an accident or injury that leaves them with a permanent disability, we can provide a generous cash sum.

### Travel insurance

Members can be covered for additional holidays they may take. The International Travel Plan takes into account the cover for medical costs which members already enjoy under their International Health Plan – so they won't end up paying twice for health cover.

### Routine pregnancy costs

While all our plans cover medical conditions that may arise during pregnancy, extending your plan means your employees will be covered for day-to-day routine costs.

### Add-ons to Prestige plan

If you'd like to tailor your Prestige cover even further you can choose from choosing from these add-ons:

#### Dental care

Routine dental care – for example, check-ups, scale and polish.

#### Ship to shore cash benefit

Covering the cost of emergency evacuation from a ship.



## Prestige Plus plan

For the ultimate in protecting your employees overseas, our Prestige Plus plan contains all the benefits of the Standard, Comprehensive and Prestige plans, plus:

### **Routine dental**

We can pay up to 80% of routine dental work, including check-ups, scale and polish.

### **HIV/AIDS**

Prestige Plus covers your employees for HIV (AIDS) treatment including Antiretroviral Treatment (ART).

### **Chinese herbal medicine**

We'll provide cover for up to 15 Chinese herbal medicine treatments a year with a registered therapist.

### **Out-of-area cover for out-patient treatment**

Your employees will be covered for consultations or treatments if they travel outside their specified area, without admission to hospital. These include physiotherapy consultations and diagnostic tests.

### **Palliative care for all illnesses**

If a member is diagnosed with a terminal illness, Prestige Plus will provide palliative care in a recognised facility.

### **Out-patient treatment, fully refunded**

They'll be fully refunded on their out-patient treatment with Prestige Plus. Session limits apply.

### **Add-on to Prestige Plus plan**

Extend your Prestige Plus cover even further with:

### **Ship to shore cash benefit**

Covering the cost of emergency evacuation from a ship.



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# Summary

**A summary of the individual policy benefit limits**



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Click a benefit heading below for specific details on cover available.

Click to see optional benefit ad-ons >



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## Add-ons

Once you have chosen your level of cover, you can choose an additional add-on. The add-ons available for each level are shown below:

Prestige Plus		Prestige		Comprehensive		Standard	
<b>Ship to shore cash benefit</b> Covering the cost of emergency evacuation off a ship	Up to £25,000/€32,000/\$40,000	<b>Dental care</b> Increased dental benefit including the addition of routine care such as check-ups scale and polish	80% up to £1,500/€1,900/\$2,400	<b>Routine pregnancy cover</b> For small corporate schemes only, cannot be purchased alongside the Dental Care add-on. Extend your employees cover to include day-to-day routine pregnancy and childbirth costs	Up to £5,000/€6,375/\$8,000	<b>Out-patient treatment</b> Medical practitioner charges for consultations	£750/€950/\$1,200  Complementary practitioner charges limited to £200/€250/\$320  Vaccinations are limited to £150/€190/\$240
<b>Ship to shore cash benefit</b> Covering the cost of emergency evacuation off a ship	Up to £25,000/€32,000/\$40,000	<b>Dental care</b> Increased dental benefit including the addition of routine care such as check-ups, scale and polish	80% up to £1,000/€1,275/\$1,600	<b>Dental care</b> Increased dental benefit including the addition of routine care such as check-ups, scale and polish	80% up to £1,000/€1,275/\$1,600	Consultations and treatment for psychiatric illness	
				<b>International Travel Plan</b> Annual business travel and holiday cover, you don't pay twice on medical cover as this is covered by your International Health Plan.	Up to 95 days outside your principal country of residence	Complementary practitioner charges including Chinese herbal medicine	
				<b>Ship to shore cash benefit</b> Covering the cost of emergency evacuation off a ship	Up to £25,000/€32,000/\$40,000	Diagnostic tests and physiotherapy	
						Vaccinations administered by a medical practitioner or nurse	Up to 95 days outside your principal country of residence
						<b>International Travel Plan</b> Annual business travel and holiday cover that takes into account the medical cover you already have – so you don't end up paying twice	
						<b>Ship to shore cash benefit</b> Covering the cost of emergency evacuation off a ship	Up to £25,000/€32,000/\$40,000



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# Exclusions

What's not included in the health plans



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## What's not included in our health plans

### Are there any general exclusions on our International Health Plans?

Our International Health Plans are designed to cover treatment of medical conditions that respond quickly to treatment – known as acute conditions. So like most health insurance policies, there are a number of exclusions and limitations on the plans and this is just a summary:

- Treatment of medical conditions that existed, or the member had symptoms of, before joining [unless they have added existing medical condition as detailed on under Your Choice]
- If you have our Standard plan without the Out-patient add-on, there is no cover for out-patient physiotherapy, medical practitioner charges for outpatient consultations and complementary practitioner charges
- Treatment costs incurred as a result of engaging in, or training for, any sport for which you receive a salary or monetary reimbursement.
- The following dental treatments:
  - Routine check-ups (included on Prestige Plus plan and on the Dental Care add-on)
  - Scale and polish (included on Prestige Plus plan and on the Dental Care add-on)
  - Cosmetic treatment
  - Dental treatment made necessary as a result of neglect.

- If you have Comprehensive (without the Routine pregnancy add-on) or Standard, routine pregnancy and childbirth
- Ongoing, recurrent or long-term treatment of long term illnesses (usually referred to as 'chronic conditions') if you have standard cover
- Out-patient psychiatric treatment if you have Standard cover without the Out-patient add-on
- For treatment in UK, any in-patient or day-patient treatment, MRI, CT or PET scans or cataract surgical procedures not received in a hospital, scanning centre or facility listed on our preferred list of hospitals
- We pay most fees in full, but we only pay charges up to the average level if the person treating has in the past charged fees outside the range that is usual for the treatment they provide
- Claims if your employee has travelled outside your area of cover to get treatment or travelled against medical advice.

Please see the membership handbook for full details.





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# Why AXA?



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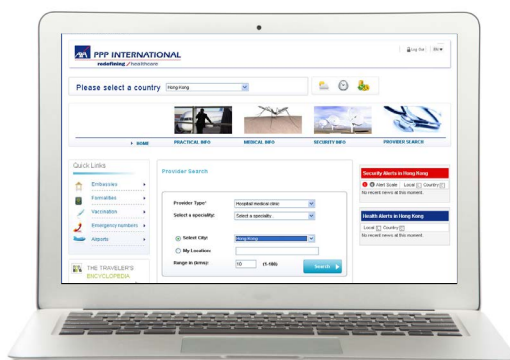
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# A world of information at their fingertips

Our members have access to Customer Online, a secure and interactive website where they can manage their policy, make claims, and get vital information and support.



## MyGlobe

MyGlobe is an invaluable tool that's available to members via Customer Online. MyGlobe gives them access to vital health and security updates, anywhere, everywhere in the world. And most importantly, allows them to find their nearest hospital or clinic.

### MyGlobe gives them:

- Searchable list of **over 10,500 hospitals worldwide**, with our preferred ones highlighted
- **Country-by-country information** on vaccinations they'll need, geography, politics, travel and transport, currency, culture, local information
- **Risk ratings and alerts** (linked to the World Health Organisation) about terrorist threats, civil unrest and medical outbreaks
- **Quick links** to embassies, vaccinations, airports and emergency numbers.

## Security Hotline

Our multi-lingual Security Hotline service has intelligence on more than 180 countries and 900 cities. The security experts are available 24/7 and offer invaluable assistance on situations such as:

- Political or civil unrest
  - Natural disasters
  - Local diseases
  - Crime and terrorism
- (Included on all Small Corporate schemes).

## Our iPhone app

Our iPhone app is available to all our members who have an iPhone. Developed for members who need up-to-date health information and hospital locations, it's perfect for when they're far from home, or find themselves starting a new adventure overseas. Members can use it to:

- Login to **Customer Online**
- **Find** their nearest hospital
- View details on over **800 medical conditions**
- **Speed up the claims process** by preauthorising and submitting claims via the app
- Read our **blogs and follow us on Twitter**.

## And don't forget our 24-hour claims

### service and Personal Case Management

Remember, our personal advisers are always at the end of the phone if they need to discuss a claim –and if it's appropriate, we'll put them in touch with a Case Manager, who will create a care plan and provide them with clinical support 24/7.

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# International Travel Plan

## Don't pay twice for health cover

Our International Travel Plan is available as a separate add-on for Standard and Comprehensive plans, and included as part of the Prestige and Prestige Plus plan. It takes into account the medical cover they already have – so they don't end up paying twice.



### Add on our International Travel Plan and they'll enjoy:

- Comprehensive **annual business travel** and holiday cover for up to 95 days outside your principal country of residence
- **Complete streamlining with your International Health Plan**, so there's no overlap
- **24-hour** access to an expert **Travel Information Line**, giving them up-to-the-minute information on health and travel-related topics like:
  - Vaccinations
  - Visa requirements
  - Driving regulations
  - Government health warnings
  - Climate
  - Currency.

### International Travel Plan benefits:

Up to 95 days' cover for each trip away from their country of residence	
24-hour Travel Information Line	
Personal liability cover	£2,000,000
For personal accident	£25,000
Legal expenses	£25,000
Loss of deposit, cancellation charges or curtailment of trip	£5,000
Additional travel and accommodation expenses	£3,000
Extended delay	£2,000
Loss/theft of personal baggage or effects	£1,500
Missed departure	£1,000
Loss/theft or personal money, cheques or travellers' cheques	£500
Loss of passport	£250
Delayed departure	£100

(All sums shown are maximum levels of cover and terms and conditions apply).

So if they need travel protection too, we'll give them all the help and support they'll need, wherever they are in the world.

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## Marine

### Add ship-to-shore evacuation cash benefit for extra peace of mind

If you need your International Health Plan to cover you or your crew while at sea, we offer an extra add-on that covers the cost of emergency evacuation from ship-to-shore.

#### How ship-to-shore cash benefit works with each level of cover:

Adding ship-to-shore cash benefit will cover the costs should you or your crew fall ill or become injured and need to be removed from the ship for emergency in-patient treatment.

#### Over all levels we offer cover up to:

£25,000/32,000/\$40,000 per policy year.

#### 24-hour support for seafarers

After being evacuated back to shore, and getting the necessary treatment, you or your crew will have access to all the benefits of our International Health Plan, including:

- 24 hour support helplines
- Free over-the-phone interpretation
- Personal Medical Case Management for serious diagnoses.



Now you won't have to worry about the cost of getting back to land if you or your crew are taken ill at sea.

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# Personal Medical Case Management

## Case management for serious diagnoses

Personal Case Management is included as part of your employees International Health Plan – and is their direct route to high-quality healthcare solutions, plus ongoing clinical support.

The Personal Case Management service provides advice on the treatments available to suit your employees needs. At a crucial time when they may feel overwhelmed, far from home and out of their comfort zone, the dedicated team of clinical experts will create a care plan for them, contact leading specialists and provide ongoing support 24/7 during and beyond their course of treatment. Helping them make the right decisions at the critical time.

### How does it work?

- When they need to make a claim on their International Health Plan, they'll speak to one of our trained AXA PPP International Personal Advisers, who, if they're eligible, will then transfer them
- They'll then be assigned an experienced clinical Case Manager, who will be their main point of contact all the way
- The Case Manager will work with them to gather their medical documents, and after a review they will approach top professionals from around the world on their behalf, to help assess the treatment they need
- Based on this, they'll receive regular communications detailing any recommendations suggested by their expert team
- The team will also provide ongoing supervision of their care, and will be available 24/7 throughout.

Because this is an independent service and always gives objective, tailored recommendations for the treatments available, regardless of the plan's terms and conditions, members will need to make sure the treatment recommended is covered by their plan. However, even if the recommended treatment isn't covered by us, the service is free. Any associated travel costs are not covered.



We'll give your employees all the help and support they'll need to connect to the right medical care, wherever they are in the world.

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# 24/7 support

## 24-hour phone support for your employees

Giving your employees 24-hour access to clinical, practical and emotional over-the-phone support gives them peace of mind when they're far from home. Plus, in helping them deal with problems as soon as they arise, it can also help with their physical and mental wellbeing, and may lead to less time off work.



### **Direct access to healthcare professionals, any time of day or night**

Our 'Health at Hand' service enables members to call our team of trained medical professionals, 24 hours a day, any day of the year. So if one of your employees has a late night worry about a child's health, or they have a question they forgot to ask a medical practitioner, the team are on hand to help.

Members can call any time for information on specific illnesses, treatments or medications, or go to our website for details of local and national organisations who can help. This confidential service doesn't take the place of a visit to a medical practitioner, but can provide invaluable information and advice, and provide reassurance when members need it most.

### **Emergency evacuation or repatriation**

If a member can't get the emergency treatment they need locally, we'll arrange to get them evacuated to an appropriate facility. Our International Health Plan gives members access to the overseas evacuation service, which provides emergency medical advice and assistance wherever they are in the world, 24 hours a day, 365 days a year.

### **Get a skilled interpreter on the line**

Our International Health Plan includes a telephone interpretation service, at no additional cost (apart from the cost of a phone call). So any time of day or night, members can call the service and arrange for a skilled interpreter to come on the line and help. They can also set up a conference call, with up to five different lines, so friends and family can listen and put their minds at rest – plus, an additional document translation service is available at no extra charge.

### **Find an English-speaking doctor, dentist or optician**

However well a member speaks the local language, it's always comforting to know they can find an English-speaking doctor, dentist or optician when they need to. Our 24-hour Doctor, Dental and Optical helpline will provide details of local practitioners who speak English, making life just that bit easier.

Our 24-hour support services are there to give members vital information, ease the pressure at a difficult time, and help connect them to the care they need overseas.

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**Yes, it's that easy to change to our plan – even if your employees have pre-existing conditions**

Looking to change your international health care provider? Our flexible **International Health Plan** will take on conditions currently covered by your existing policy – and your employees won't even need to have any more assessments.

Switch over to 24/7 support, dedicated claims management and connection to medical expertise, wherever your employees are (however remote).

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### With our plan, a dedicated personal adviser is always on-hand

We know you and your employees like to be kept in the loop when it comes to claims. So with our **International Health Plan**, a specially assigned Personal Adviser will manage each claim from beginning to end – however long, short or complex the treatment.

Dedicated claims management, 24/7 support, and connection to the right medical expertise, wherever your employees are.

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**When you're looking for international health care for your employees, choose a multi-award winner**

As second-time victors at the 2012 Health Insurance Awards (we did it in 2011 too) and winners at the 2012 Fund and Product Awards, our **International Health Plan** has also gathered a raft of commendations from our members for exceptional customer service.

24/7 support, dedicated claims management, and connection to medical expertise. With our award-winning cover, you'll know your employees are in safe hands.

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**At last, a plan that's exactly the way you and your employees want it**

Your healthcare needs for overseas employees are unique – so our **International Health Plan** is designed to fit. Choose from four levels of cover, a selection of excesses and geographical areas – and then fine-tune with out-patient care, dental, ship-to-shore cash benefit, annual business travel and holiday cover.

24/7 support, dedicated claims management and connection to the right medical expertise – all built around you and your employees' needs.

**+44 (0)1892 708 143** (Lines open 8am – 6pm GMT)  
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# Helpful tips



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## Keep international assignees healthy

Working overseas can have a huge impact on employees' occupational development, as well as boost your organisation's international profile and market share. However, employers must provide the necessary help and support to ensure the success of long and short-term international assignments. It is essential employers make adequate health and welfare provisions for employees who work overseas or are frequently required to travel abroad.

A study conducted by PMI Global, a service which offers an integrated package of insurance and healthcare support for employees abroad has found that many organisations are neglecting their duty of care when it comes to employee health and welfare provisions. The survey of UK-based HR professionals showed 48 per cent of companies do not conduct full health assessments of the destinations they send staff to, while 44 per cent fail to arrange necessary vaccinations for employees. A further 20 per cent of organisations fail to provide long-term overseas assignees with international healthcare insurance.

Similarly, a recent survey conducted during a seminar organised by consultancy firm Jelf Employee Benefits found many businesses are failing to provide comprehensive international private medical insurance for overseas employees. The survey found 38% of employers were concerned their expatriate workers did not have adequate international private medical insurance. A total of 29% thought their employees believed their personal healthcare cover was insufficient, while it was anticipated 43% doubted the adequacy of family members' cover.

These results are a stark warning to employers. By failing to provide appropriate health cover for international employees, businesses will suffer in terms of employee productivity and absenteeism. Organisations also risk leaving their employees liable for sizeable one-off medical bills. AXA PPP International has been looking after the health insurance needs of expatriates for nearly 40 years and provides professional support and guidance for organisations that need to make this important purchase. We suggest employers ensure adequate health and welfare provisions are made for their employees by considering the following:

### Seek expert advice

Seeking expert advice when taking out a healthcare plan. All healthcare plans are different, so employers should seek professional guidance to ensure they choose a plan that is tailored to suit each employee. Employers must arrange a plan that provides international employees with a suitable level of cover and be aware of any restrictions. For example, some healthcare packages do not cover further treatment of an illness or ailment that has previously appeared in an employee's medical history. In certain circumstances, it may be more fitting to opt for a package that disregards an employee's medical history. Employers should also avoid overspending on healthcare provision by taking a one-size-fits-all approach. For example, maternity cover accounts for around 15 per cent of a premium and will be unnecessary for single male assignees. Excluding the USA from a worldwide policy can halve premium costs.

### Do they need PMI?

Checking whether health cover is mandatory. Many countries such as the United States, Australia, China and Germany stipulate that foreign nationals must have a minimum level of health cover provided by an approved locally registered organisation. Without a suitable healthcare plan employees may be liable for hefty fines as authorities try to crack down on the number of expats living or working without proper medical insurance. But, no matter what the regulations of the host country, PMI will provide return on investment by preventing large one-off medical bills and ensuring employees are productive and fit to attend work.

### Take out an appropriate level of cover

Taking out comprehensive international PMI. Business travel insurance or a European health insurance card (EHIC) should not be considered satisfactory substitutes for international private medical insurance. Business travel insurance is only suitable for short business trips as restrictions apply on the number of days policies are valid per year. Business travel insurance only covers urgent medical treatment. Similarly, an EHIC will only provide access to emergency state-funded treatment and it does not pay for evacuation or repatriation.

### Explain how to use the policy

Ensuring employees are aware of the medical claims process. International assignees have many financial matters to contend with when they arrive in their host country from taxation to opening a new bank account. Employers can help assignees settle by providing

## Keep international assignees healthy *continued*

comprehensive financial advice including a full explanation of the medical claims process in the event of illness or injury. In most cases employees will initially have to settle the bill themselves when they receive outpatient treatment abroad. The cost can then be claimed back from the medical insurer. Letting the employee know how long it will take for the claim to be paid back by the insurer and whether the claim will be paid directly into the employee's bank account will provide peace of mind.

### Pre-travel health check

Arranging for employees and their families to attend a pre-travel health check. Business travel can be physically and mentally stressful and this can potentially weaken an employee's immune system. Employers can help international assignees prepare for overseas travel by arranging for them to attend a pre-travel health screening. This typically includes a medical history check, a risk assessment specific to the destination country, necessary vaccinations, an HIV test, other tests required for VISA applications, anti-malarial bite protection and drug treatment, as well as medical advice about travel-related health problems. By organising a pre-travel health check for employees you will reduce the risk of secondments being cut short due to ill health.

### Vaccinations

Ensuring employees and their families receive the necessary vaccinations. A decent pre-travel health screening should include assessment of preventable illnesses and vaccinations, but it is an employer's

responsibility to make sure this will be covered. Many vaccines take several weeks to become effective, so the pre-travel health screening should be arranged accordingly. In the case of yellow fever, some countries in Asia require a mandatory international certificate of vaccination against the disease.

### Employee wellbeing

Looking after an employee's emotional wellbeing. Psychological distress is one of the most common reasons for the breakdown of international assignments. Failure to adjust to foreign cultures and feelings of isolation and alienation can all contribute to an employee and their family wanting to return home. Employers can protect their investment by providing support during the relocation process to ensure employees settle, work productively and complete their assignment. Actions to consider include organising a pre-assignment trip, arranging for an employee and their family to receive language and cross-cultural training and enlisting the services of a relocation agent who can help an employee find a new home and suitable school places.

### Assess the risks

Protecting employees against extortion. In some parts of the world, kidnap for ransom poses a serious threat to travelling and expatriate employees. Countries where the threat is particularly prevalent include parts of Africa such as Kenya, Nigeria, Algeria, and Morocco, parts of the Middle East such as Afghanistan, Egypt, Saudi Arabia and Iraq, areas in Asia such as India, Pakistan and the Philippines, and some areas of South America such as

Mexico and Colombia. It is UK government policy not to pay ransoms, so organisations dealing with an incident could experience potential losses, as well as business interruption, litigation and adverse publicity. Employers should therefore undertake a full risk assessment when sending employees to volatile regions and provide kidnap and ransom insurance cover and security as appropriate.

AXA PPP International is part of the AXA Group – one of the world's leading insurance companies. We have a strong presence in over 60 countries, so you can feel reassured that we have the global and local expertise to provide suitable private medical insurance for international assignees. Our service includes round-the-clock support with fast access to care at over 10,500 hospitals worldwide and help in finding practitioners that speak the same language as your employees. We provide peace of mind when your employees and their families are far from home by offering emergency medical evacuation, free over-the-phone interpretation and a 24-hour claims service with empathetic, trained personal advisers who can confirm if treatment is covered. We also give international employees secure online access to their own personal policy.

If you would like to find out more about how AXA PPP International can help guide you through the purchase of international private medical insurance, please give us a call on +44 (0) 1892 707984 or visit us at [axapphealthcare.co.uk/relocate](https://axapphealthcare.co.uk/relocate).

## The mystery behind medical inflation.

One of the most talked about things in health insurance is medical inflation. Insurance companies use it as a blanket term when informing members of their increased renewal premiums. Kevin Melton, Sales Director at AXA PPP International discusses why medical inflation is going through the roof.

Medical inflation is affected by claiming history, the cost of new technologies and the medical landscape. And it always seems to be on the increase. Below are some of the reasons why.

### Claiming history

When the world is in a recession, more people seem to claim. When times are good, many people don't bother settling claims for minimal amounts for things like medicines or a trip to the general practitioner. But when times are lean, people claim for every expense they can. And who can blame them? That is after all, why you buy insurance. Recession often also means redundancies, so employees on a company scheme often push through treatment if they think their job is at risk.

### Cost of treatment

Medical advancements are constantly being introduced. These life saving innovations mean that people have never had a better chance at surviving serious diagnoses such as heart disease and cancer; however it all comes at a cost. While these advancements are a major contributing factor to medical inflation, it's hard to bemoan something that may one day save your life or the life of a loved one.

### We are living longer

Another effect of medical advancements is that people are living longer. This puts further demand on healthcare which is already under huge pressure constraints. The global population is also aging – think of all those baby boomers that now need medical attention and treatment?

### We are getting fatter

We hear about this everyday in the news – our global obesity problem. Despite our increased awareness in health, people don't always make the healthiest choices. We're all leading busier lives and with so many 'fast food' options, the better alternatives are sadly over looked more often than not. This adds further pressure to healthcare systems and is becoming endemic across the world.

### And finally some good news...

While this all sounds pretty dire, insurers should be doing everything they can to manage these costs and pass those savings onto their members through lower rates of premium increases. Having a global network of hospitals is one way of managing the costs of treatments. Think of it as bulk buying – if a hospital in Hong Kong knows an insurers' members will be using their facilities for let's say, knee operations, they will negotiate on their costs. Another positive aspect of having a network of hospitals is that insurers can supervise the quality of the hospital which is also good news for members.

AXA PPP International has been helping people get the most from their international health insurance for over 40 years. If you need expert support in finding the right international healthcare for you, call us on + 44 (0) 1892 707984 or visit us at [axapphealthcare.co.uk/relocate](https://axapphealthcare.co.uk/relocate)



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