



International
Health Plan Personal
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Visit: axappinternational.com



'Relax...'

we've got you covered.



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'Far from home'

We'll help connect
you to the right medical
expertise, 24/7.



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Health peace of mind, when you're living or working overseas, all from the #1 global insurance brand

When you've relocated abroad, there can be all kinds of obstacles to getting appropriate health care if you have an accident or become ill – from language barriers, to simple availability; some areas may have basic, inaccessible or even non-existent medical facilities.

That's why, for whatever reason you're spending time overseas, you need a health care plan that will look after you and help provide peace-of-mind – for you and your loved ones.



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Our International Health Plan gives you:

Round-the-clock support

- **Access to the care you need** – at over 11,000 hospitals all over the world
- **Second Opinion Service** 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**, MyGlobe online, providing up-to-date information on terrorist threats, civil unrest, natural disasters, crime and medical outbreaks.

Peace of mind when you're far from home

- **Emergency medical evacuation or repatriation**
- **Interpretation service** over-the-phone
- A **24-hour telephone claims service**, with empathetic, trained personal advisers who will be able to confirm if your treatment is covered
- **Secure online access** to your 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 cover 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 cover with our Prestige and Prestige Plus plans

Routine pregnancy, drug treatment for the re-occurrence of cancer, annual health check, international travel insurance, disability compensation and palliative care.

Our top-level cover 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 you, you can tailor it by choosing from a range of options:

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



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24/7 Care

We'll help connect you to the treatment you need

You need to know that if anything happens to you or your family's health, you'll have access to care and treatment, no matter where you are in the world.



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We'll help connect you to the treatment you need

Unfamiliar surroundings?

Not with support from AXA PPP International

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

Your online member account will also allow you to:

- Upload your claims
- Find information on the security risks wherever you are in the world
- Research vaccinations and medical outbreak information
- Quickly view emergency numbers for your location.

Who needs international medical insurance?

All kinds of people relocate abroad, for all kinds of reasons. You may have made a permanent move, or you may be abroad for just a few months. Perhaps you're working overseas, or retired to your dream destination, travelling or starting a new life with the family.

This plan isn't just available to expatriates; in certain areas it is also available to residents living in their home country.

Whatever your circumstances, the last thing you want is to be stuck without access to vital, possibly life-saving medical care – or have the added stress of being left with a huge bill for treatment. With our International Health Plan, you'll have access to the expertise you need, and can even choose from different kinds of cover to suit your budget and requirements.

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 59 countries – so you can feel reassured that whatever happens, we have the global and local knowledge to help.

103 million customers worldwide have placed their trust in the AXA Group, and with 75 years in the health care market (and more than 40 years' international experience) we're a safe pair of hands for you and your family's health.





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Choice

Create the cover that's right for you

We offer a range of different kinds of cover, so you can choose whatever best fits your budget and requirements. You can even give your cover a boost with our range of options.



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Create the cover that's right for you

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 options:

- Out-patient treatment
- International Travel Plan.

Comprehensive

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

Your options:

- Dental care
- International Travel Plan.

Prestige

For more extensive cover, our Prestige plan provides:

- Routine pregnancy cover
- Adult health checks
- Disability compensation cover
- Palliative care for cancer
- Kidney dialysis
- International Travel Plan.

Your option:

- Dental care.

Prestige Plus

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

- Routine dental care
- 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.





Create the cover that's right for you

Set an excess level to suit your budget:

The excess is how much you're willing to pay towards your treatment before your plan takes effect and pays out. This can help control the cost of your premium – the higher your excess, the less you'll pay per month for your plan.

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 your treatment continues beyond your 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.

Choose your area of cover:

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

Already have an international insurance policy?

If you have an international health insurance policy with another insurer, you may be able to start your cover with the same medical exclusions you have on your current policy. Please speak to an adviser or your intermediary for details.





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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 your previous medical history and what will and won't be covered under your 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 medical history and we will use that to decide whether or not we can cover you 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 you have not had any trouble from the specified conditions, you can ask for them to be reviewed and included as part of your cover.

If you are moving from an AXA PPP International company scheme to your own policy, we can offer the below:

Continuation of your Medical Exclusions

If you're switching from another provider, we may offer you continuation of cover for any eligible medical conditions you had covered by your previous provider. However, if you had medical conditions excluded on your previous policy, we will also apply this exclusion to your new policy with us.

We can only offer this option if you join from one of the specified providers and don't have any break in cover.



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Cover

Wide-ranging cover as standard

The following is included on all levels of cover:



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Wide-ranging cover as standard

Hospital charges, including accommodation

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

Surgical procedures and charges

Whether or not you need to stay in hospital overnight, there can still be a lot of costs incurred in treatment. So your 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

This gives you in-patient and day-patient cover for emergency treatment if you fall ill suddenly while travelling out of your specified area.

Cash benefit for each night of free in-patient treatment

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

Cancer

Your plan will cover 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 you receive free day-patient or out-patient radiotherapy or chemotherapy for cancer, we'll pay you a corresponding cash benefit (This is only payable if the treatment you receive would have been eligible for benefit under your policy).

Second Opinion Service

When you register for this service, you'll be offered a dedicated Case Manager who will create a care plan, find you the treatment you 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.

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

In-patient

When you're admitted to hospital, and need to occupy a bed overnight or longer for medical reasons.

Day-patient

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

Out-patient

When you attend a hospital, consulting room or out-patient clinic, and are not admitted either as a day-patient or an in-patient.



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Wide-ranging cover as standard

Emergency evacuation or repatriation

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

In the unfortunate event that you died abroad, we would arrange and pay for the cost of bringing your body back to a port or airport in your home country.

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 your plan. You 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 you are 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 your medical practitioner says it's necessary.

Parent accommodation

Being in hospital can be traumatic, especially for children. So if your child is covered on your policy and is under 18, the plan will cover accommodation expenses for you to stay in the same hospital with your child.

Options to Standard plan

You can extend your cover by choosing from a range of options:

Out-patient treatment

With our standard plan, out-patient cover is for surgical procedures only. You can boost your cover with our out-patient option 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.



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Extend

**You can extend the amount of cover with our
Comprehensive, Prestige or 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

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

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.

Hospital-at-home

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

Optical cover

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

Out-patient cover

With our Standard plan, out-patient cover is for surgical procedures only. By extending your plan, you can be covered 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 valve surgery, the implantation of a cardiac device such as defibrillators and pacemakers, and coronary angioplasty)
- Cancer follow-ups, with no time limit.

Chinese herbal medicine

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

Options to Comprehensive plan

You could boost your Comprehensive cover by choosing from the options below:

Dental care

Boost your dental allowance and we'll cover routine care such as check-ups, scale and polish.

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.



Prestige plan

You can 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 you need to do is arrange the screen yourself, send us the receipt and we'll reimburse. 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 in a recognised facility, even if your cancer is diagnosed as terminal.

Disability compensation

If you have an accident or injury that leaves you with a permanent disability, we can provide a generous cash sum.

Travel insurance

You can be covered for additional holidays you may take. The International Travel Plan takes into account the cover for medical costs which you already enjoy under your International Health Plan – so you 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 cover to either Prestige or Prestige Plus means you'll 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 this option:

Dental care

Add a higher dental benefit limit that includes routine care such as check-ups, scale and polish.





Prestige Plus plan

For the ultimate in protection, 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 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

You'll be covered for consultations or treatments if you travel outside your area of cover, without admission to hospital.

Palliative care for all illnesses

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

Out-patient treatment, fully refunded

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



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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 extra benefit options >](#)



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*differences between scope of cover or included benefits between the three levels of cover, click the header for more detail.



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Options

Once you have chosen your level of cover, you can choose an additional option. The options available for each level are shown below.

Prestige		Comprehensive		Standard	
Dental care Increased dental benefit including the addition of routine care such as check-ups and scale and polish	80% up to £1,500/€1,900/\$2,400	Dental care 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	Out-patient treatment 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	£750/€950/\$1,200 Complementary practitioner charges limited to £200/€250/\$320 Vaccinations are limited to £150/€190/\$240
		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	Up to 95 days outside your principal country of residence	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	Up to 95 days outside your principal country of residence



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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 you had symptoms of, before joining
- If you have our Standard plan without the Out-patient option, there is no cover for out-patient physiotherapy, medical practitioner charges for out-patient 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 option)
 - Scale and polish (included on Prestige Plus plan and on the Dental Care option)
 - Cosmetic treatment
 - Dental treatment made necessary as a result of neglect
- If you have Comprehensive or Standard cover, 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 option
- 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 you have 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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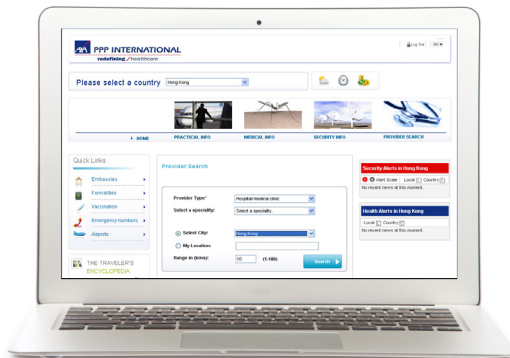
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A world of information at your fingertips

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 you access to vital health and security updates, anywhere, everywhere in the world. And most importantly, allows you to find your nearest hospital or clinic.

MyGlobe gives you:

- Searchable list of **over 11,000 hospitals worldwide**, with our preferred ones highlighted
- **Country-by-country information** on vaccinations you'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.

Our mobile 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 you're far from home, or find yourself starting a new adventure overseas. You'll be able to use it to:

- Login to **Customer Online**
- **Find a hospital** near you
- View details on over **800 medical conditions**
- **Speed up the claims process** by preauthorising and submitting claims via the app.

And don't forget our 24-hour claims service and Second Opinion Service

Remember, our personal advisers are always at the end of the phone if you need to discuss a claim –and if it's appropriate, we'll put you in touch with a Case Manager, who will create a care plan and provide you 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 option for Standard and Comprehensive plans, and included as part of the Prestige and Prestige Plus plan. It takes into account the medical cover you already have – so you don't end up paying twice.



Choose our International Travel Plan and you'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 you 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 your 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 of 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 you need travel protection too, we'll give you all the help and support you'll need, wherever you are in the world.



Second Opinion Service

Case management for serious diagnoses

Personal Case Management is included as part of your International Health Plan – and is your 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 needs. At a crucial time when you may feel overwhelmed, far from home and out of your comfort zone, the dedicated team of clinical experts will create a care plan for you, contact leading specialists and provide ongoing support 24/7 during and beyond your course of treatment. Helping you make the right decisions at the critical time.

How does it work?

- When you want to make a claim on your International Health Plan, you'll speak to one of our trained AXA PPP International personal advisers, who, if you're eligible, will then transfer you to the Personal Case Management team
- You'll then be assigned an experienced clinical Case Manager, who will be your main point of contact all the way
- Your Case Manager will work with you to gather your medical documents, and after a review they will approach top professionals from around the world on your behalf, to help assess the treatment you need
- Based on this, you'll receive regular communications detailing any recommendations suggested by your expert team
- The team will also provide ongoing supervision of your 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 your plan's terms and conditions, you'll need to make sure the treatment recommended is covered by your 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 you all the help and support you'll need to connect to the right medical care, wherever you are in the world.

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24/7 support

24-hour clinical, practical and emotional telephone support

Illness or accidents can happen at any time, so wherever you are in the world, you need to know there's somewhere you can turn. Our 24-hour helplines are on hand to give you clinical, practical and emotional support when you need it – so however far you are from home (and however late at night), there's a friendly voice who can help.



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 you have a late night worry about a child's health, or have a question you 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 you can't get the emergency treatment you need locally, we'll arrange to get you evacuated to an appropriate facility. Our International Health Plan gives you access to the overseas evacuation service, which provides emergency medical advice and assistance wherever you 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 you vital information, ease the pressure at a difficult time, and help connect you to the care you need overseas.



International
Health Plan Personal
+44 (0)1892 708 212
Visit: axappinternational.com

Helpful tips



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Healthy kids on the move

By Kevin Melton, Sales Director at AXA PPP International

Choosing to move to another country with your children can be a challenge for many reasons. Not only might you have to 'sell' the idea to your children, you also have to make sure the move is as safe and secure for them as possible. Most importantly, you wouldn't take any chances on your children's health at home, so why would you when you go abroad?

Depending on where you're going, your children may be exposed to a whole new set of germs, viruses and bacteria. So you may want to prepare for them becoming sick with minor ailments more frequently than might be normal. This could be coughs, colds, tummy bugs, rashes, allergies and viral illnesses. You can be prepared by taking basic medicines from home that you know your children are familiar with and respond well to.

There are also things you can do before you leave. Making sure you have appropriate private health insurance is crucial. Don't forget that some countries may only have basic state covered medical facilities or may not even have any at all!

A good international health insurer will be able to help you with many things before you move. They should be able to guide you regarding what immunisations you and your children will need, any particular health warnings/concerns for the area you're moving to and also help you to locate a local, English speaking clinic and physician. It would also be a good idea to locate the nearest medical emergency room to your new home. Being prepared in advance could save you crucial time should an emergency happen.

If your child, or you for that matter, has a medical history that is complicated or includes ongoing issues, it may be an idea to get your doctor to write a letter providing details outlining the condition, medications and treatment history. If you get this translated into the language of the country you're moving to and provide it to your new doctor, it may prevent unnecessary treatment and tests.

Being well prepared in advance and buying appropriate health insurance should hopefully mean that your children's health is one less thing for you to worry about once you arrive at your new home.

AXA PPP International has been helping families just like you for over 40 years. If you need expert support in finding the right international healthcare for you and your family, please call us on + 44 (0) 1892 708212 or visit our website at axappinternational.com



Relocating overseas? Don't forget about your healthcare.

Deciding to move abroad could be one of the most exciting decisions you make in your life. But along with that excitement also comes the daunting task of making sure your health is properly covered. Kevin Melton, Sales Director at AXA PPP International, gives some tips on what to look for when buying an international health insurance policy.

For some expats, international health insurance is popular because it gives the option to get treatment back in the UK in familiar surroundings using a language they understand. For others it gives peace of mind that they have access to the treatment they need in their adopted country. It's an incredibly important decision, so what are some of the essentials you should look for in a plan?

Will the provider settle claims directly with the hospital?

- Avoiding payment up front is particularly important for expatriates who don't want to be left out-of-pocket after their medical treatment. Larger providers such as AXA PPP International will have negotiated agreements with hospitals worldwide to offer direct settlement for eligible treatment.

Get me out of here!

- Sometimes in the event of sudden illness or injury be it in your new home country or while travelling, you may find that you can't get the medical treatment required locally. This service should include access to a 24-hour telephone helpline which provides air ambulances or other transport for evacuation to appropriate medical facilities or, if necessary, repatriation. Check whether this is included in the policy, or whether you will need to pay extra for the benefit.

The age factor?

- Be careful to ensure that there are no age restrictions – for instance, some providers won't accept applicants who are over 65 years old. In the majority of cases, you'll find that subscriptions increase with age, either on an annual basis, or in five year age bands.

What's not included?

- Make sure you understand what is not covered under each policy option. All health insurance policies have some exclusions and they should state what is and isn't covered under each of their healthcare options. If you have a chronic condition such as diabetes, check with the insurer exactly what you're entitled to claim for under the policy. Some insurers don't cover for the upkeep or flare ups caused by chronic conditions.

Can you manage your premium with an excess?

- We all know that health insurance doesn't come cheap. But there are options to help reduce the cost. Excesses are an excellent way of doing just that, and most insurers offer a range to best suit your needs.

Buying international health insurance can be a complex process but armed with the right questions, you can ensure you and your family are covered by the best policy for your needs.

AXA PPP International has been looking after the health insurance needs of expatriates for over 40 years. For expert support to guide you through this important purchase, just give us a call on +44 (0) 1892 708212.



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 ageing – 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 708212 or visit us at axappinternational.com



Get your health in check before you relocate overseas.

Moving can be a stressful time even if you're just going down the road. But what if you're moving halfway across the world? Along with sorting out your home, taxes, the kids schooling and all of the other items on your 'to-do' list, don't forget about your health. Kevin Melton, Sales and Marketing Director at AXA PPP International, talks about health tips and what you can do before you go to ensure a smooth sailing into your new life.

Vaccinations

Depending on where you're going, you may need to get vaccinated. For the latest information you can check out the World Health Organisation website or if you have international health insurance, your provider should be able to help you either via a medical helpline or an online personalised service. Some vaccinations are needed weeks in advance so be sure to do your research with time to spare.

If you are moving with children, it may be an idea to ensure they are fully up to date with their childhood vaccinations as these may be unavailable at your destination.

Medical History

If you or one of your family have a complicated medical history, you may want to get your medical records translated before you go. This will help to ensure you get the right treatment in the future. It can also help prevent your new doctor from undertaking unnecessary exams and tests that may have previously been done.

Find your nearest medical centre

When you know your new address, look up the nearest doctor and emergency room. It's better to have this information ready to go than trying to find it when you need it. When you arrive you might want to take a practice run so that in case of an emergency you know the way there.

A good health insurer will help you find the nearest and most appropriate doctor for you – they should also help with language barriers such as listing English speaking facilities or providing interpretation.

Prescriptions

Drug availability varies worldwide. It is worth speaking to your doctor before you go asking them about other drug options in case the prescription you're on is unobtainable. Knowing the generic names of the drugs also helps as the brand names can vary widely too. It is also an idea to research the availability of your prescriptions so there are no nasty surprises once you arrive and you run out.

By preparing in advance, you can help minimize any health issues once you get to your new home. However being covered by a reputable international health insurer should also provide you with 24/7 support whether it's about claims, places to receive treatment or medical questions.

Award winning AXA PPP International has been looking after the health insurance needs of expatriates for over 40 years. For expert support to guide you through this important purchase, just give us a call on +44 (0) 1892 708 212



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