

Global healthcare

With you all the way

Global health plans Wherever you find yourself, we'll be by your side.

Let's get started >

HOW TO GET THE RIGHT COVER FOR YOU

PLANS

AXA AT YOUR SIDE

NEXT STEPS

We'll be by your side when you need us. You and your family can rely on us for support with:

- ✓ finding a doctor when you've got a worry about your health
- ✓ understanding your local healthcare system when you're somewhere new
- ✓ avoiding unpredictable healthcare bills, that cost more than you expect.

As one of the world's leading insurers, AXA has the global setup to take care of you and your family.

We're here 24/7 to take the worry out of explaining and understanding medical terms in a language you may not speak – simply talk to our multilingual team, when it suits you.

We can help you access the medical care you need – wherever you happen to be.

You'll have all the certainty of a predictable monthly cost, not a sudden bill.

Everyone needs a little certainty sometimes

Let us take the guesswork out of international healthcare

Whether you're at home or travelling, on holiday or working:

- ✓ You can get emergency treatment wherever you are.
- ✓ You can reach the same helpful, multilingual team easily and quickly.
- If you have a medical emergency, we'll make sure you can get the care you need, even if that means evacuating you from your medical facility to one in another country

 and we'll get you home afterwards – all organised by AXA.
- ✓ When you walk into a health clinic, you'll have the reassurance of knowing you're covered by AXA - Global Healthcare with support available around the clock if you need it.

Over 777% of expats had concerns about accessing healthcare abroad¹ PLANS

AXA AT YOUR SIDE

NEXT STEPS

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How to get the right cover for you

You can get a quote online or over the phone, whatever's easiest.



1 of 2 >

NEXT STEPS

A closer look at the plans

This is just a summary to help you choose. For more detail, just ask us for a benefits table.

Standard

Foundation plan

A summary of what's included in the Foundation plan:

- ✓ We'll get you to the care you need and home again: emergency evacuation and repatriation
- Emergency in-patient and day-patient cover everywhere, excluding USA (unless you have)

Upgrade Foundation:

+ Out-patient treatment such as extra tests or physiotherapy.

Standard plan

Everything in Foundation, plus:

- ✓ A higher overall policy limit of £1,000,000 / €1,275,000 / \$1,600,000.
- ✓ Cover for wigs or external prostheses.
- ✓ Emergency treatment in the USA no matter your chosen area of cover.
- ✓ Cash benefit for free in-patient treatment.
- ✓ Cover for non-routine dental treatment (e.g. replacing crowns).

Upgrade Standard:

- + Extra cover for routine treatment you have as an out-patient, such as specialist visits or extra tests.
- + International travel insurance, with all the cover you'd expect, like cancellation or lost luggage.

HOW TO GET THE RIGHT COVER FOR YOU

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A closer look at the plans continued

This is just a summary to help you choose. For more detail, just ask us for a benefits table.

Comprehensive

Prestige

Prestige Plus

Comprehensive plan

Everything in Standard, plus:

- ✓ A higher overall policy limit of £1,500,000 / €1,900,000 / \$2,400,000.
- ✓ More cover for routine treatment you have as an out-patient, such as specialist visits or extra tests.
- ✓ Drugs and dressings when you're an out-patient.
- Cover for chronic conditions that arise after you join, such as asthma and diabetes.
- Cover if you ever need kidney dialysis.
- A nurse to give chemotherapy or antibiotics by drip in the comfort of your home.
- ✓ Cover for eye tests and prescription glasses.
- ✓ Chinese herbal medicine.

Upgrade Comprehensive:

- + Cover for your routine dental checkups and care.
- International travel insurance, with all the cover you'd expect, like cancellation or lost luggage.

Prestige plan

Everything in Comprehensive, plus:

- ✓ A higher overall policy limit of £2,000,000 / €2,550,000 / \$3,200,000.
- ✓ Cover for your routine pregnancy checkups and childbirth.
- An allowance you can use to get annual health checks – helping to spot potential problems early.
- Palliative care if you're diagnosed with cancer, to relieve pain if other treatment is no longer working.
- Disability compensation to give you and your family some financial reassurance if you become disabled.
- ✓ International travel insurance, with all the cover you'd expect, like cancellation or lost luggage.

+ Cover for your routine dental checkups

Upgrade Prestige:

and care.

Prestige Plus plan

Everything in Prestige, plus:

- ✓ A higher overall policy limit of £5,000,000 / €6,375,000 / \$8,000,000.
- ✓ Extra out-patient cover.
- Extra emergency cover in the USA (if you've chosen Worldwide excluding the USA).
- Higher limits to give you more flexibility and treatment choices.
- Cover for your routine dental checkups and care.
- ✓ Cover for treating HIV/AIDS.
- Palliative care if you're diagnosed with any illness, to relieve pain if other treatment is no longer working.
- ✓ More cover for Chinese herbal medicine.

What's not included

As with most health insurance, there are some exclusions and limits on all of these plans.

The plans don't cover:

- ➤ Pre-existing conditions the plans are designed to cover the treatment of medical conditions that start after you join.
- ✗ Treatment outside your area of cover or against medical advice.
- ✗ Treatment for injuries as a result of sports that you receive money for taking part in.
- Your costs for arranging treatment, such as phone calls and travel.
- X Treatment designed to prevent illness rather than treat it.
- Treatment charges that the hospital or medical practitioner would not reasonably and customarily charge in the country where you have the treatment.

Speak to your Sales Adviser if you have any questions and to find out what's not covered on each plan. PLANS

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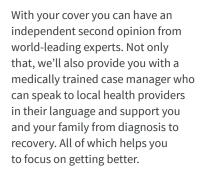
AXA at your side

With one of the world's leading insurers at your side, you can focus on getting the most from life's adventures, knowing we've got your back if you need us. Here are just four of the reasons it pays to have AXA with you.



You've had the diagnosis, but you just aren't sure...

You can turn to us

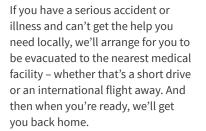


The Second Medical Opinion Service is available over the phone to all our members.



It's an emergency, but you know you can't get the help you need close by...

We'll get you where you need to be



All plans include emergency evacuation and repatriation as standard.



You're walking into a hospital or clinic, but you don't know if they'll recognise your cover...

You're covered by a leading insurance brand

Our global reach means that hospitals and clinics around the world will trust your cover. This means, in many cases, we can pay the costs directly for you.

AXA is one of the largest healthcare insurers in the world, with offices in 62 countries, and local knowledge and support wherever you happen to be. You need to see a doctor but you're struggling to find the time...

Have a doctor at your fingertips

With our virtual doctor service, you can speak to an experienced doctor by video consultation or by phone, from anywhere in the world - day or night.

The Virtual Doctor Service is available on all our plans.

INTRODUCTION

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AXA AT YOUR SIDE

PERSONAL STORIES

NEXT STEPS

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Maya's story with AXA since 2006

"Kelly, the lady who is overlooking our case, has been fantastic. In such difficult times, when one's child is being treated with cancer, one needs all the support to allow a parent to be strong and instil strength in his/her child.

Kelly's sincere care and efficient attention went beyond professionalism. This is a tribute to AXA, your recruitment, your training and your culture. We were not only a number, a case: there was (and still is) personal care and support which exceeded our expectations. Kelly even sent a colouring book and colouring pencils for my child. I had tears in my eyes when she received them. Thank you for nurturing such a culture: it is indeed personalised care."

"We were not only a number, a case there was personal care and support"

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Want AXA on your side?

If you like what you see, get in touch with your AXA representative or intermediary today.



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

We are open 8am-6pm Monday-Friday (UK time).



Email us at internationalsales.health@axa.com Visit our website axaglobalhealthcare.com



Speak to your AXA representative or intermediary today.

¹Research carried out by Vitreous World in Jan 2019. 1352 expats living in 6 key markets answered questions on concerns in seeking healthcare in their current country.

The people used for the images in this document are models.

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