



Global healthcare

**Take your  
business  
further**

Global health plans  
for businesses covering  
1-49 employees

**We're here to help you find a simple and easy-to-manage solution for your business, covering 1-49 employees.**

### **Whether you're:**

- A family-run, or small business looking to grow
- A developing company taking business overseas
- Or a corporate sending employees on international assignments, looking to retain your best talent

**We'll take care  
of your employees,  
so they can take care  
of your business.**

**92.8%**

of our customers choose to stay with us at renewal.<sup>1</sup> So you can rest assured you're in safe hands, with AXA's expertise to rely on.

### **With AXA - Global Healthcare:**

- ✓ You'll have access to the best local knowledge and service, as we bring together AXA's resources from around the world, as one trusted brand.
- ✓ You'll have confidence that your cover meets your needs, no matter where your employees are sent on assignment.
- ✓ You'll be able to on our expertise to support you and your business, as AXA have been a trusted partner to millions of customers for over 55 years<sup>2</sup>.

# We're here for you and your employees

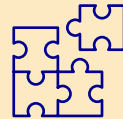
With our global health plans, we offer flexibility and support to find the right cover and arrangement for you and your business. From setting up your account, to managing your plan, we'll be by your side whenever you need us – so with AXA you can:



## Get your business covered quickly

We have a simple account set-up and switching process, so you can get your business covered quickly. Our teams can get cover set up within 48 hours, for cover with Medical History Disregarded (MHD).

Read on to find out exactly how we do this.



## Choose the cover to fit

It's easy to set up your plan with different levels of cover for different employees, who could be on assignment anywhere in the world.



## Access healthcare around the globe

With our international health plans, you'll have access to a global network of healthcare providers, who we can pay directly for treatment. This means your employees aren't left out of pocket and there's less paperwork for your team. We pay 80% of claims within two days<sup>3</sup>.



## Know we're here to support you

Your own account manager will be on hand to help you set up and run your plan, as well as answer any questions you may have. They'll help you save time for the other things on your list.



## Get everything you need online

With access to an online hub and portal, your employees can manage their policies in a way that suits them. From learning how to use their cover, to finding a healthcare provider or making a claim – they can choose whether to do it online, or over the phone.



## Offer more than just a perk

International health insurance is a reassurance that employees value and look for in an employer. It can help you keep your best talent, and give them the support they need to take their career global.

Our service is rated  
consistently highly by our  
members, with rating of

# 4.7/5<sup>4</sup>

# Our global health plans

1 of 3

Our global health plans offer five levels of cover to choose from. Each one can be upgraded, to suit you and your employees individually. This is just a summary to help you choose. For more detail, just ask us for a benefits table.

Foundation

Standard

## Foundation plan

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

- ✓ An overall policy limit of £100,000 / €125,000 / \$160,000.
- ✓ Hospital charges if you need to stay in hospital overnight or as a day-patient.
- ✓ Surgery – whether you're staying overnight or not.
- ✓ A second opinion if you need some reassurance, including a medical case manager.
- ✓ We'll get you to the care you need and home again: emergency evacuation and repatriation – covered as standard.
- ✓ Emergency in-patient and day-patient cover everywhere, excluding USA (unless you have chosen Worldwide cover).
- ✓ A wide range of cancer treatment, including radiotherapy, chemotherapy, bisphosphonates, biological therapies and experimental drugs.
- ✓ Ambulance transport, to and between hospitals.
- ✓ You can stay with your child if they need hospital treatment.
- ✓ Cover for accidental damage to teeth.
- ✓ Medical conditions that start during pregnancy.

### 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.

## 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:

- ✗ Treatment outside the selected area of cover or against medical advice. Find out about your options on 'Tailor your cover' page.
- ✗ Treatment for injuries as a result of sports that you or your employees receive money for taking part in.
- ✗ Costs for arranging treatment, such as phone calls and travel.
- ✗ 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 treatment takes place.

Speak to a member of our team, or your AXA representative, if you have any questions.

# Our global health plans continued

2 of 3

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

Comprehensive

## 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

### + Extended out-patient cover

Choose to add this to your Comprehensive plan, to get extra cover for:

- ✓ Medical practitioner charges for consultations
- ✓ Diagnostic tests
- ✓ Consultations for treatment for psychiatric illness – Paid in full up to 30 sessions
- ✓ Physiotherapy – Paid in full up to 35 sessions
- ✓ Complementary practitioner charges and Chinese herbal medicine
- ✓ Vaccinations administered by a medical practitioner or nurse
- ✓ Out-patient drugs and dressings prescribed by a medical practitioner

- + Cover for your routine dental check-ups and care.
- + International travel insurance, with all the cover you'd expect, like cancellation or lost luggage.
- + Routine pregnancy cover, for day-to-day pregnancy and childbirth costs. A moratorium applies for groups of up to 10; please speak to an advisor for details. This is not available with the extended out-patient option.

## 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:

- ✗ Treatment outside the selected area of cover or against medical advice. Find out about your options on 'Tailor your cover' page.
- ✗ Treatment for injuries as a result of sports that you or your employees receive money for taking part in.
- ✗ Costs for arranging treatment, such as phone calls and travel.
- ✗ 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 treatment takes place.

**Speak to a member of our team, or your AXA representative, if you have any questions.**

# Our global health plans continued

3 of 3

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

Prestige

Prestige Plus

## 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 check-ups 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.

### Upgrade Prestige:

- + Cover for your routine dental check-ups 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 check-ups 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:

- ✗ Treatment outside the selected area of cover or against medical advice. Find out about your options on 'Tailor your cover' page.
- ✗ Treatment for injuries as a result of sports that you or your employees receive money for taking part in.
- ✗ Costs for arranging treatment, such as phone calls and travel.
- ✗ 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 treatment takes place.

Speak to a member of our team, or your AXA representative, if you have any questions.



# Tailor your cover

Here are a few more ways you can tailor your plans, to find the right cover for your business.



## Adding an excess

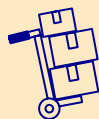
You can add an excess to any of our cover levels, meaning that when a claim is made, your employee would pay up to a set amount, per policy year.

In return for this, the premiums you pay will be lower than they would be without any excess.



## For groups of 5+ employees

We offer the option of MHD underwriting (Medical History Disregarded)



## Upgrading cover

Depending on the level of cover, you can choose to upgrade your policies, with any of the following:

- Out-patient treatment – including consultations, vaccinations, diagnostic tests and more.
- Dental care – routine and non-routine.
- Extra cover for when your employees are travelling – for things like lost luggage and cancellations.
- Routine pregnancy cover.

To see which plans you can upgrade, see the [Global Health Insurance pages](#).



## Including or excluding the USA

### Area of cover:

Depending on where your employees need to travel, you can include or exclude the USA in your area of cover: it's that simple.

This can alter the cost of your premiums. Even if 'Worldwide excluding the USA' is selected, your employees will still have emergency in-patient cover when in the USA, with all our cover levels except Foundation.



## Managing payments

To make it as easy as possible for you and your team, just choose how often you'd like to pay your premiums:

- Monthly
- Quarterly
- Annually



# We go further to look after your people

As well as the range of plans available, we go beyond insurance to offer you and your employees that little bit extra.



## Access to our Virtual Doctor service

Your employees can speak to an experienced doctor by video consultation (8am – midnight UK time) or by phone (24/7) from anywhere in the world. Using this service doesn't affect the out-patient allowance on the policy – it can be used as much as it's needed within a policy lifetime.



## A second medical opinion for extra reassurance

If any of your employees are unsure about their diagnosis, they'll have access to a team of independent medical experts over the phone. They can also have a doctor who'll manage their case and speak to health providers in their language and help them get the best out of the local healthcare system.



## Health information helpline

If your employees start to feel symptoms while they're on assignment, they can quickly and easily put their mind at rest by speaking directly to a nurse or counsellor 24/7, or a pharmacist or midwife at set hours.

# 80%

of claims are paid  
within 2 days<sup>3</sup>





# Starting your journey with AXA

Whether your business is already covered by another provider, or you're taking out business health insurance for the first time, we've made it even easier for you to join us. Read on to find out how.

## 1

### We only need the basics from you

The application forms we use to set up cover have been slimmed down to just the basic information and payment details. We'll help fill out the information where possible, leaving as little as we can for you to complete.

## 2

### We'll set your account up in two days

Once we've received the details and the paperwork we need from you, our specialist team will do all they need to get your policy started within just two days.

## 3

### We can start your cover immediately

Once your group policy is up and running, your employees will receive a personalised email so they can start making the most of their plan straight away – whether that's on assignment or at home.

We offer sustainable pricing, with the average annual premium increase

# 6%<sup>5</sup>



# Want AXA by your side?

To find out more about any of our global products, you can:



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](mailto:internationalsales.health@axa.com)**  
Visit our website  
**[axaglobalhealthcare.com](https://axaglobalhealthcare.com)**



Speak to your  
AXA representative or  
intermediary today.

<sup>1</sup>Based on number of direct and broked groups of 1-49 members lapsed in 2019, insured by AXA PPP healthcare Limited and AXA Insurance dac

<sup>2</sup>AXA group of companies have been providing cross-border health insurance plans since 1963

<sup>3</sup>Based on 225,124 claims submitted online in 2019 and processed by AXA Global Healthcare (UK) Limited

<sup>4</sup>Score based on 28,467 responses on Stella (customer feedback tool) from Jan - Dec 2019

<sup>5</sup>Based on the average annual premium increase across all global health plan cover levels at April 2018, 2019 and 2020