

A man with dark skin and short dark hair is running on a paved path on a bridge. He is wearing a light blue long-sleeved athletic shirt, black shorts, and blue and white sneakers. He is looking forward with a determined expression. In the background, there is a city skyline with various skyscrapers and a body of water. A large red chevron graphic is overlaid on the image, pointing towards the right. The text 'With you all the way' is written in a large, blue, serif font across the middle of the image, partially overlapping the red chevron.

# With you all the way

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

No matter what your  
next step, we'll be  
there if you need us.  
Night and day.

International Health Plan

**When you're worried about your health, why worry about where to start looking for a doctor?**

**Can you face finding your way through your local healthcare system?**

**And if you need treatment, what happens when they hand over the bill?**

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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 us in your own language.

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.

Over  
**75%**

of people moving abroad are worried about accessing healthcare<sup>1</sup>

# Everyone needs a little certainty sometimes

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**Let us take the guesswork out of international healthcare**

**Whether you're 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 they'll recognise our name and trust you plan – with support available around the clock if you need it.

# How your cover works

Here's how to get the cover you need – no more, no less.

## 1

### Where do you need cover for?

Choose to include the USA or not. It's that simple.

- ☐ Area 1 – Worldwide
- ☐ Area 2 – Worldwide, excluding the USA

You're covered everywhere in your area, whether you're at home, on holiday or on a work trip.

#### Visiting the USA?

Don't worry, you'll have emergency cover no matter what.

Even if you choose 'Worldwide, excluding the USA', you'll still have emergency cover when visiting the USA.

## 2

### Which plan suits you?

Choose the plan that's right for you.

☐ **Standard**  
for superb value

☐ **Comprehensive** for extra cover, including out-patient

☐ **Prestige** for more reassurance, including travel insurance

☐ **Prestige Plus**  
for our ultimate cover

## 3

### Add an upgrade

Tailor your cover to match what you need.

☐ Out-patient treatment  
☐ International travel insurance

☐ Dental care  
☐ International travel insurance

☐ Dental care

☒ **No need to upgrade** – all the options above are included

[Find out more](#) about what's covered on each plan

[Find out more](#) about what's covered on each upgrade

## 4

### Manage your costs with an excess

Add an excess to help bring your premiums down.

<input type="checkbox"/> £100	€125	\$160
<input type="checkbox"/> £250	€320	\$400
<input type="checkbox"/> £500	€640	\$800
<input type="checkbox"/> £1,000	€1,275	\$1,600
<input type="checkbox"/> £2,000	€2,550	\$3,200

Increased excess available for Standard plans without out-patient upgrade:

<input type="checkbox"/> £5,000	€6,375	\$8,000
<input type="checkbox"/> £10,000	€12,750	\$16,000

Here's an example:  
Emma works in Shanghai. She doesn't visit the USA, so has excluded it, knowing she'll still have emergency cover.

She's chosen Comprehensive level for the out-patient treatment cover, and added Dental care to cover routine checkups. Then she's cut costs by adding an excess of £250.





# Here when you need us



## Here whenever you have a health worry

No matter what the worry...

- Wondering which vaccinations you need?
- Need to check whether you can take an antibiotic with an antihistamine?
- Feeling low and can't quite figure out why?

If you have any kind of medical question, even if you don't need to claim, just call.

The clinical team includes nurses, counsellors, pharmacists and midwives.

**You can call 24 hours a day, 365 days a year.**

Nurses and counsellors are available any time. Pharmacists or midwives work set hours, but will call you back if needed.



## Making it simple to get treatment

### Get in touch

#### Do it online

Send us a message via Customer Online – our secure portal – or look through our list of healthcare providers to find one near you.

You can also use Customer Online any time to keep up to date with your claims.

#### Or call our friendly advisers

They'll check and explain your cover – and even help you find a treatment provider if you need it.



## Help to find the right medical expertise

When you're not sure where to turn for medical services, we'll help you find the right doctor or medical specialist.

### Let us do the rest

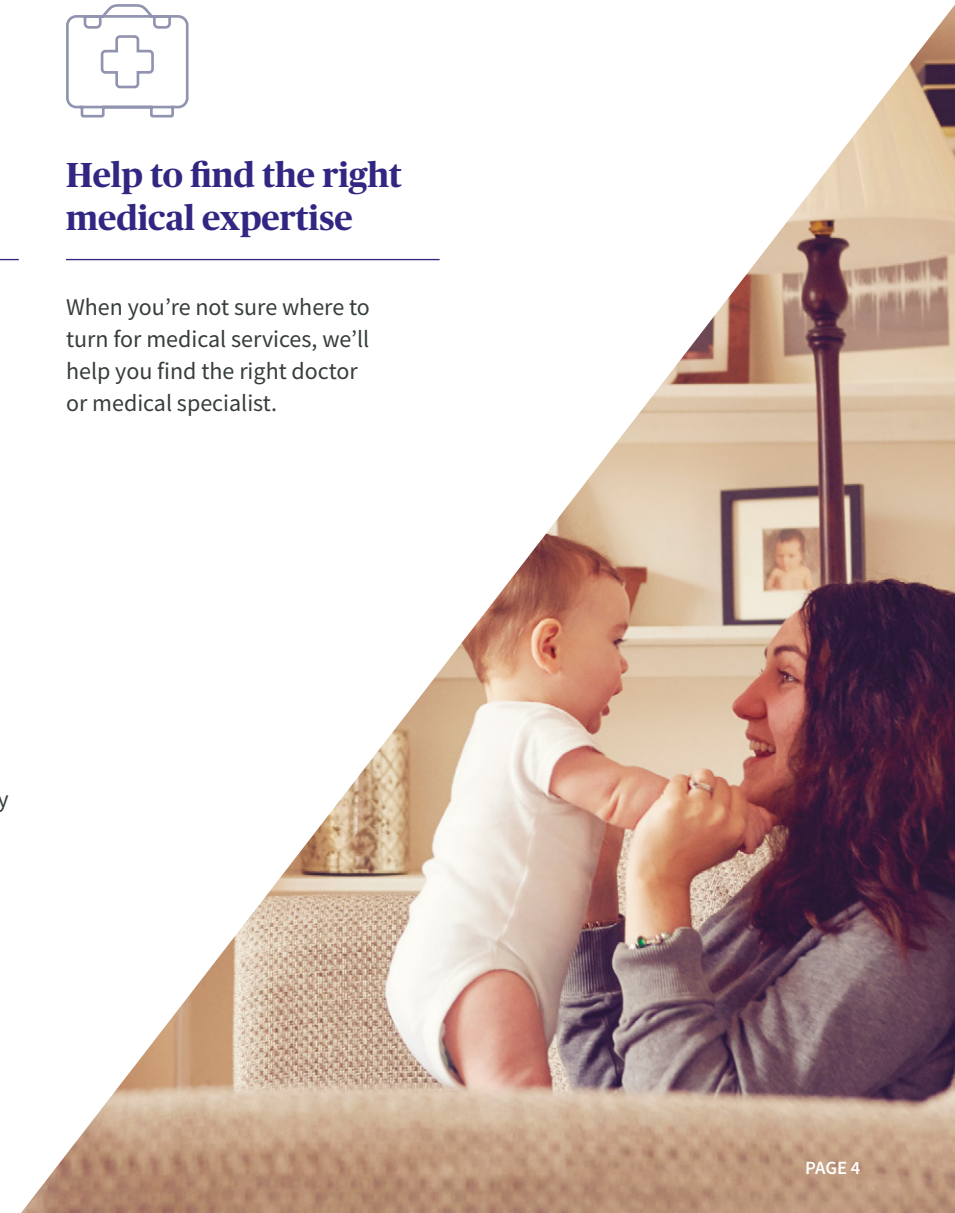
#### We'll get you the details you need

We'll send you an email with the details you need to take to your appointment, and explain how everything works.

#### Let us sort the bills

We can pay most healthcare providers directly, so you don't need to worry about paying bills – you can concentrate on recovering instead.

If you have out-patient treatment, you'll usually need to pay on the day and we'll reimburse you quickly.



# 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 three 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**

With your cover you can have an independent second opinion from world-leading experts. Not only that, we'll also provide you with a medically trained case manager who can speak to local health providers in their language and support you and your family from diagnosis to recovery. All of which helps you to focus on getting better.

**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**

If you have a serious accident or illness and can't get the help you need locally, we'll arrange for you to be evacuated to the nearest medical facility – whether that's a short drive or an international flight away. And then when you're ready, we'll get you back home.

**All plans include emergency evacuation and repatriation as standard.**



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

**They'll know our name**

Our global reach means that just about any hospital or clinic around the world will recognise the AXA brand. That means they'll trust your cover, and can start your treatment sooner.

**AXA is one of the largest healthcare insurers in the world, with offices in 64 countries, and local knowledge and support wherever you happen to be.**

**“When the situation arises, you're very glad to have somebody there that's 100% behind you.”**

Mr and Mrs Joiner –  
with AXA since 1967



# 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 plan

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

- ✓ Hospital charges if you need to stay in hospital overnight or as a day-patient.
- ✓ If you need 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, unlike many of our competitors.
- ✓ Emergency in-patient and day-patient cover everywhere – even if you've chosen cover that doesn't include the USA.
- ✓ A wide range of cancer treatment, including radiotherapy, chemotherapy, bisphosphonates, biological therapies and experimental drugs.
- ✓ Ambulance transport – because this can cost more than you think, but it's the last thing you want to worry about in an emergency.
- ✓ You can stay with your child if they need hospital treatment.
- ✓ Cashback if you receive free treatment (for example from a state system).
- ✓ Dental care, such as a filling, and accidental damage to teeth (routine checkups not included).
- ✓ Medical conditions that start during pregnancy.

### 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.

## Comprehensive adds

### Everything in Standard, plus:

- ✓ 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.

**“They promised everything and they delivered on everything that they promised from the get-go.”**

Chris – with AXA since 2012

Up to  
**€180k**

the cost of an emergency evacuation<sup>2</sup>

# 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.

## Prestige adds

### Everything in Comprehensive, plus:

- ✓ Cover for all 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.

### Upgrade Prestige:

- + Cover for your routine dental checkups and care.

## Prestige Plus adds

### Everything in Prestige, plus:

- ✓ 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.
- ✗ 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.**

## Maya's story with AXA since 2006

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“Kelly Rutter, 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”**



## Nigel's story with AXA since 1998

“Being in a foreign country is always a challenge. How am I going to find all the people that I need to find to help me get better? So when [AXA's second opinion service] Medix contacted me and said “look we're happy to help” it was a God-send.

It's not very often you find companies that provide that sort of level of support. It's indescribable. You get lost with the words and emotions about it because you're getting your life back again.

I still get calls, just checking every six months, if everything is okay and do I need any help.”

“How am I  
going to find  
all the people  
that I need to  
find to help  
me get better?”

# 96%

of customers are happy with  
our second opinion service<sup>3</sup>





## Want AXA on your side?

If you like what you see and want to take up your quote, we can usually start your cover straight away. Just get in touch.

Have your quote reference handy – this was in the quote email you received after contacting us. If you don't have it, don't worry, we'll find you.

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

The International Health Plan is arranged and administered by AXA Global Healthcare (UK) Limited and underwritten by AXA PPP healthcare Limited.

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<sup>1</sup> Multiple-choice online survey of 463 expats conducted by market research agency Atomik on behalf of AXA in Dec 2015. <sup>2</sup> From AXA Assistance data, 2015/2016. <sup>3</sup> AXA's second opinion service provider, Medix, online satisfaction survey 2016.

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