
Global healthcare
Personal & family cover
Local knowledge
Access to global care
Support all the way
Global health plans
Wherever you find yourself,
we'll be by your side.
GET STARTED

Everyone needs a little certainty sometimes

International health insurance helps protect your health. With us, you'll always have access and choice to the best treatment options wherever you may be.

With our international health insurance plans, you and your family can:

- ✔ Have access to the healthcare you need around the world.
- ✔ Avoid sudden healthcare bills, and swap them for a predictable monthly, quarterly or yearly regular cost.
- ✔ Have confidence that the price you pay is not determined by whether you claim or not. So this will not affect the price you're offered at renewal.

As one of the world's leading insurers[1], AXA has the global setup to take care of you and your family.

Trust us to take care of it

Whether you're at home, travelling or working:

- ✔ You can get emergency inpatient and day patient 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 with a suitable medical facility, even if that means evacuating you to 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 with support available around the clock.
- ✔ You can request to speak to a doctor from anywhere in the world, at any time, with the Virtual Doctor service.[2]

  And if you need more support with your mental health, you'll have access to the help you need, with the Mind Health service.[3]



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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 Tell us who to cover

Whether it's just you, or your family too, you'll all be looked after, on one plan.

You'll need to give us the basic details of anyone covered on your policy, like date of birth, nationality and country of residence.

We'll also ask if your permanent home is different to your country of residence. These can help us find cover that's most appropriate to you and your lifestyle.

Here's an example

Emma works in Spain. She chooses Comprehensive cover for the outpatient options, and includes an optional upgrade of dental care for routine check-ups.

She doesn't visit the USA, so has excluded it, knowing she can still have emergency cover if she finds herself there unexpectedly. She's also chosen to cut costs by adding an excess of £250.

2 Choose what to include in your cover

Depending on the level of cover you choose, you can opt for any of the following:

- ✔ **Outpatient treatment** – including consultations, vaccinations, diagnostic tests and more.
- ✔ **Dental care** – emergency and routine.

3 Find the cover that's right for you

Choose a plan to meet your needs and budget.

Click below to find out more:

Foundation
cover for essentials

Standard
for extra cover including non-routine dental treatment

Comprehensive for extra cover, including outpatient

Prestige for more reassurance, including routine pregnancy check-ups and childbirth

Prestige Plus
for our ultimate cover, highest limits and palliative care

4 Tailor your cover

It's your choice.

- ✔ **Add an excess:** when you claim, you'll agree to pay up to a set amount per person per policy year, and you'll pay less for your premiums.
- ✔ **Choose how often you'd like to pay:** monthly, quarterly or annually.
- ✔ **Include or exclude the USA:** it's that simple. This can alter the cost of your premiums. Even if you choose 'Worldwide excluding the USA', you'll still have cover for emergency inpatient and day patient treatment when visiting the USA, with all our cover levels except Foundation.

5 Let us do the rest

We'll help you set up your cover.

From that moment, we'll be there for you whenever you need us. Even if it's just a simple question about your health cover, all you need to do is call us.

You can choose to start your cover straight away, or up to a month in advance.

AXA looks after 92 million customers in 52 countries.[4]

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AXA at your side

With one of the world's leading insurers[1] 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 six 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

Our Second Medical Opinion service can help you feel confident and clear about your healthcare opinions. With over 50,000 specialists across 450 medical fields worldwide, our global experts can provide you with the insights you need to make informed decisions about your diagnosis and treatment options, at no extra cost.[5]



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 insurers in the world, with offices in 52 countries,[4] and local knowledge and support wherever you happen to be.



Virtual Doctor service…

Speak to a doctor from anywhere in the world – home to hotel, office to overseas

Virtual Doctor makes it easy to fit healthcare into your busy life. No need to take time off or sit in waiting rooms. The care you need is at your fingertips.[2]



Expert mental health support worldwide…

Speak to a psychologist

The Mind Health service connects you with the professionals who care. For up to six sessions, you'll be heard and helped by a qualified psychologist.[3]



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 can rely on us to be there when you need it most…

Extra cancer support

Our dedicated care team is available by phone from 9am to 5pm UK time (Monday to Friday) for members receiving cancer treatment. They can:

- reduce the burden of claiming, so you can focus on your wellbeing
- contact specialists and hospitals to ensure your authorisation is in place
- simply be there to listen.

The Virtual Doctor, Second Medical Opinion and Mind Health services are part of our Virtual Care from AXA offering. They are available on all our plans.

Our award-winning service is rated consistently high by our members, with a rating of 4.74/5.[6]

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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.

Foundation plan

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

- ✔ An overall policy limit of £250,000 / €312,500 / $400,000.
- ✔ 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 medical 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 in all our plans.
- ✔ Emergency inpatient and day patient cover everywhere, excluding USA (unless you have chosen Worldwide cover).
- ✔ A wide range of cancer treatment including radiotherapy, chemotherapy and biological therapies.
- ✔ Experimental cancer drugs trial.
- ✔ 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:

- + Outpatient treatment such as extra tests or physiotherapy.
- + Two outpatient options to choose from (option 1 £1,000) and (option 2 £2,500).

Standard plan

Everything in Foundation, plus:

- ✔ A higher overall policy limit of £1,000,000 / €1,275,000 / $1,600,000.
- ✔ Cover for wigs, specialist clothing and external prostheses during the active treatment of cancer.
- ✔ Emergency treatment in the USA no matter your chosen area of cover.
- ✔ Cash benefit for free inpatient treatment.
- ✔ Cover for non-routine dental treatment (e.g. replacing crowns).

Upgrade Standard:

- + Extra cover for routine treatment you have as an outpatient, such as specialist visits or extra tests.
- + Two outpatient options to choose from (option 1 £1,000) and (option 2 £2,500).

✔ Included ✘ Not included + Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently.

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

Foundation | Standard | 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.
- ✔ £3,500 / €4,460 / $5,600 of outpatient cover for routine treatment, such as specialist visits or extra tests.
- ✔ Drugs and dressings when you're an outpatient.
- ✔ 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.
- ✔ Cover for the hire or purchase of prescribed durable medical equipment.

Upgrade Comprehensive:

- + Enhanced outpatient option with health check.
- + Cover for your routine dental check-ups and care.

Prestige plan

Everything in Comprehensive, plus:

- ✔ A higher overall policy limit of £2,000,000 / €2,550,000 / $3,200,000.
- ✔ £10,000 / €12,750 / $16,000 outpatient cover.
- ✔ Cover for your routine pregnancy check-ups and childbirth.*
- ✔ Menopause treatment is included in your outpatient and drugs and dressings limits.
- ✔ 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 after you join.

Upgrade Prestige:

- + Cover for your routine dental check-ups and care.

*An 18-month waiting period (moratorium) applies to the pregnancy benefit, which means you'll need to be covered by us continuously for this length of time before you can claim for it.

Prestige Plus plan

Everything in Prestige, plus:

- ✔ A higher overall policy limit of £5,000,000 / €6,375,000 / $8,000,000.
- ✔ Extra outpatient cover.
- ✔ Outpatient 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.
- ✔ Palliative care if you're diagnosed with cancer or any other 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 usually and customarily charge in the country where you have the treatment.

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

✔ Included ✘ Not included + Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently.

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Want us by 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.

Lines are open
Monday to Friday
8am to 5pm (UK time).



Email us at
internationalsales.health@axa.com

Visit our website
axaglobalhealthcare.com



Speak to your
AXA representative or
intermediary today.

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[1] AXA is the #2 insurance brand, according to Interbrand's 2025 Best Global Brands report.

[2] The Virtual Doctor service is provided by our third-party provider Teladoc Health and is part of the Virtual Care from AXA offering. Telephone appointments can be booked 24/7, 365 days per year. Callbacks are typically within 24 hours. Operating hours and availability may vary according to region. Find out more on our Virtual Care FAQ page on our website.

[3] The Mind Health service is provided by our third-party provider Teladoc Health and is part of the Virtual Care from AXA offering. The service provides up to six sessions with a psychologist per non-emergency mind health concern, per year. Find out more about the Mind Health service and consultation availability on our website.

[4] Present in 52 countries, AXA's 156,000 employees and distributors are committed to serving our 92 million clients. According to AXA Group, April 2026.

[5] The Second Medical Opinion service is provided by our third-party provider Teladoc Health and is part of the Virtual Care from AXA offering.

[6] Customers rated our service 4.74 out of 5 stars via the Customer Service Instant Customer Feedback tool between 1 March 2025 and 28 February 2026, based on 17,677 responses.

AXA Global Healthcare were the winners of the "Best of Business" Award at The Card and Payments Awards on 6 February 2025, alongside Visa, Paysure Ltd and Nium, for the Healthcare Payment Card.

AXA Global Healthcare (EU) Limited (reg. no. 630468). Registered office: Wolfe Tone House, Wolfe Tone Street, Dublin 1, Ireland.

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