# Summary of benefits

## Your summary of benefits

| Global Health Plan | Foundation |
|---|---|
| **Overall policy limit per member** | **Up to £250,000 / €312,500 / $400,000 each year** |
| **Inpatient cover** | |
| Inpatient and day patient treatment including surgeons', anaesthetists', physicians' and consultants' charges, diagnostic tests and physiotherapy | ✔ |
| Parent hospital accommodation: charges for one parent staying with a covered child under 18 who is receiving eligible treatment | ✔ |
| Hotel accommodation for one parent staying near a covered child under 18, receiving eligible inpatient treatment outside their home town | £100/€125/$160 a night up to £500/€625/$800 per year |
| Psychiatric treatment | 100 days per lifetime membership |
| **Outpatient cover** | |
| Surgical procedures | ✔ |
| Medical practitioner charges for consultations | + |
| Diagnostic tests | |
| Consultations and treatment for psychiatric illness | |
| Physiotherapy | |
| Complimentary practitioner charges | |
| Vaccinations administered by a medical practitioner or nurse | |
| Outpatient drugs and dressings prescribed by a medical practitioner | |
| Computerised tomography (CT scan), magnetic resonance imaging (MRI scan) and positron emission tomography (PET scan). Received as an inpatient, day patient or outpatient | ✔ |
| **Cancer cover** | |
| Radiotherapy and chemotherapy. Received as an inpatient, day patient or outpatient | ✔ |
| Chemotherapy and/or biological drug treatment to prevent a recurrence of cancer or to maintain remission | ✔ |
| Cash benefit when taking part in an experimental ethically approved cancer drugs trial | ✔ |
| Nurse to give you chemotherapy for cancer or antibiotics by intravenous drip at home | Up to 14 days |
| Day patient radiotherapy and chemotherapy cash benefit when treatment and accommodation has been free of charge | £50/€60/$80 a day up to £2,000/€2,400/$3,200 per year |
| **Emergency treatment** | |
| Ambulance transport for emergency transport to or between hospitals | ✔ |
| Evacuation and repatriation service | ✔ |
| Accidental damage to teeth | Up to £5,000/€6,375/$8,000 per year |
| **Support and helplines** | |
| Virtual Doctor service | ✔ |
| Mind Health service | |
| Second Medical Opinion service | |
| Personal case management for certain conditions | |

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

## Optional upgrade

If you pick an optional upgrade for outpatient treatment, you'll need to choose an overall outpatient allowance limit (£1,000 or £2,500 per member, per year).

| Outpatient treatment | | |
|---|---|---|
| Medical practitioner charges for consultations | Combined limit of £1,000/€1,275/$1,600 | Combined limit of £2,500/€3,200/$4,000 |
| Diagnostic tests | | |
| Consultations and treatment for psychiatric illness | | |
| Physiotherapy | | |
| Complimentary practitioner charges | Complimentary practitioner charges limited to £200/€250/$320 from the overall outpatient limit shown above | Complimentary practitioner charges limited to £300/€380/$480 from the overall outpatient limit shown above |
| Vaccinations administered by a medical practitioner or nurse | Vaccinations are limited to £100/€125/$160 from the overall outpatient limit shown above | Vaccinations are limited to £100/€125/$160 from the overall outpatient limit shown above |
| Outpatient drugs and dressings prescribed by a medical practitioner | Outpatient drugs and dressings prescribed by a medical practitioner £100/€125/$160 | Outpatient drugs and dressings prescribed by a medical practitioner £100/€125/$160 |

## Exclusions

**What's not included in the health plans**

Our global health plans are designed to cover treatment of medical conditions that respond quickly to treatment – known as acute conditions. Like most health insurance policies, there are a number of exclusions and limitations on the plans and this is just a summary of the most significant exclusions and limitations:

- ✘ Treatment of medical conditions you had, or had symptoms of, before you joined
- ✘ Outpatient cover excluded on Foundation unless the outpatient option has been selected
- ✘ Routine dental check-ups
- ✘ Routine pregnancy and childbirth
- ✘ Preventative treatment
- ✘ Treatment of conditions that last a long time or come back (also known as chronic conditions)
- ✘ Any treatment costs incurred as a result of engaging in or training for any sport for which you receive a salary or monetary reimbursement, including grants or sponsorship (unless you receive travel costs only)
- ✘ Claims if you travel outside your area of cover to get treatment or against medical advice
- ✘ USA cover excluded unless this has been selected with your cover
- ✘ Treatment that you receive in the UK in a facility that is not listed in our Directory of Hospitals
- ✘ The costs of arranging treatment (such as travel to and from hospital or admin fees such as telephone calls).

Full details of what members are and are not covered for are provided in the membership handbook or are available on request.

## Excess

You can help control the cost of your premium by adding or increasing the excess on your policy. We offer five levels of excess. An excess is applied once per member, per year.

| | | | | |
|---|---|---|---|---|
| £100<br>€125<br>$160 | £250<br>€320<br>$400 | £500<br>€640<br>$800 | £1,000<br>€1,275<br>$1,600 | £2,000<br>€2,550<br>$3,200 |

## Important information

This policy is written in English and may be translated into another language. In the event of a discrepancy or other uncertainty, the English version of this policy will prevail.

AXA Global Healthcare (EU) Limited (reg. no. 630468). Registered office: Wolfe Tone House, Wolfe Tone Street, Dublin 1, Ireland. AXA Global Healthcare (EU) Limited is regulated by the Central Bank of Ireland.
AXA Global Healthcare (UK) Limited (reg. no. 3039521). Registered office: 20 Gracechurch Street, London EC3V 0BG United Kingdom. AXA Global Healthcare (UK) Limited is authorised and regulated by the Financial Conduct Authority in the UK.

PB166481/10.26