Summary of benefits

Global Health Plan

Your summary of benefits

Global Health Plan	Standard
Overall policy limit per member	**Up to £1,000,000/€1,275,000/ $1,600,000 each year**
Inpatient and day patient cover	
Inpatient and day patient treatment including surgeons', anaesthetists', physicians' and consultants' charges, diagnostic tests and physiotherapy	✔
Cash benefit for each night you receive free inpatient treatment and free hospital accommodation	£100/€125/$160 a night
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 and their administration by a medical practitioner or nurse	
Chinese herbal medicine	
Outpatient drugs and dressings prescribed by a medical practitioner	
Brain and body scans	
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	Up to £1,000/€1,275/$1,600 per year
Follow-up consultations if you remain a member and your policy covers this (combined outpatient limit applies to routine monitoring consultations, tests and reviews for cancer)	+ Routine monitoring also included if you add an outpatient optional upgrade
Nurse to give you chemotherapy for cancer or antibiotics by intravenous drip at home	Up to 14 days
Purchase of wigs, other temporary head coverings and specialist clothing during active treatment of cancer	Up to £400/€510/$640 per year
Day patient radiotherapy and chemotherapy cash benefit when treatment and accommodation has been free of charge	£50/€60/$80 a day up to £5,000/€6,375/$8,000 per year
Chronic cover	
Routine follow-up consultations	✘
Kidney dialysis. Inpatient, day patient or outpatient treatment	✘
Pregnancy cover	
Routine pregnancy and childbirth (a moratorium applies – please speak to an adviser for details)	✘
Palliative care	
Palliative care	✘
Emergency treatment	
Emergency treatment in the USA. Emergency inpatient and day patient treatment of a medical condition which arises suddenly while you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover	Up to 6 weeks up to a limit of £10,000/€12,750/$16,000
Emergency outpatient treatment while you are in the USA (not applicable with USA upgrade)	✘
Ambulance transport for emergency transport to or between hospitals	✔
Evacuation and repatriation service	✔
Health and wellbeing cover	
Non-routine dental treatment, for example, replacing crowns	50% of costs incurred up to £320/€405/$510 per year
Routine dental treatment. For example, check-ups, scale and polish	✘
Accidental damage to teeth	Up to £10,000/€12,750/$16,000 per year
Prescription glasses and contact lenses	✘
Eyesight test cover	✘
Health check. For SME plans only	£300/€380/$480 towards the cost of one health check per year
Disability compensation cover	✘
Spinal supports, knee braces and pneumatic walking boots	Combined limit of £1,500/€1,900/$2,400 per year
External prostheses during active treatment of cancer	
External prosthesis (artificial and removable replacement for a part of the body)	Up to £5,000/€6,375/$8,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group[1]
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 upgrades

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).

Standard		
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
Consultations and treatment for psychiatric illness		
Complimentary practitioner charges including Chinese herbal medicine	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
Diagnostic tests and physiotherapy		
Vaccinations administered by a medical practitioner or nurse	Vaccinations are limited to £150/€190/$240 from the overall outpatient limit shown above	Vaccinations are limited to £150/€190/$240 from the overall outpatient limit shown above
Prescribed drugs and dressings	Outpatient drugs and dressings prescribed by a medical practitioner £250/€317.50/$400	Outpatient drugs and dressings prescribed by a medical practitioner £250/€317.50/$400

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

Increased excess available for Standard plans without outpatient upgrade. Excess per person, per year:

£5,000 €6,375 $8,000 or £10,000 €12,750 $16,000

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.

[1]AXA Global Healthcare Group - AXA Global Healthcare (UK) Limited and its subsidiaries globally, including AXA Global Healthcare (EU) Limited and AXA Global Healthcare (Hong Kong) Limited.

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