
AXA
Global healthcare
Health insurance that
evolves with you
Healthcare cover for businesses with
1 - 74 employees in the Channel Islands,
Isle of Man, UK and Europe.
Islands
Health
Adapt.
GET STARTED

As you keep your business moving forward, you need *a healthcare plan that can keep up*

Running a business is no small feat. You're managing tight budgets and making difficult decisions daily, all while seizing opportunities and looking after your employees.

Your people are the foundation of your business. You're taking the leap together. So, whether it happens over years or overnight, looking after their health and that of their families is a key priority. You can't predict what might happen, but you can protect.

Islands Health Adapt is our modular insurance product that flexes to meet your business healthcare needs, ensuring that your workforce is taken care of. It provides peace of mind while keeping costs in check and navigates the complexities of international healthcare, so you don't have to.

So, whether you're

- ✔ A family-run or small business, looking to grow
- ✔ A developing company taking business to the Channel Islands, UK and Europe
- ✔ A business sending employees across the Channel Islands, UK and Europe

Islands Health Adapt will evolve with you



New *inclusive benefits*

We're continuing to evolve Islands Health Adapt to make sure it meets your team's needs. We've enhanced the benefits in 2026, including new cover for neurodiversity and menopause.

Learn more

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

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As your business grows, *we adapt*

Islands Health Adapt offers flexibility and support to find the right cover for your business. From setting up your account, to managing your plan, we'll be by your side whenever you need us.

Cover your business quickly

We have a simple account set-up and switching process, so you can cover your business without delay. Our teams can arrange cover within two working days.[1] And if you need any help or support, our expert team are here for you.[2]

Choose cover that fits

When it comes to healthcare, one size doesn't fit all. With Islands Health Adapt, you can build a plan that's tailored to your business needs: select your area of cover, excess levels, underwriting options and payment frequencies.

See 'Tailor your cover' for more detail.

You can build your plan with a choice of modules to provide your team with the cover they need while keeping costs in check.

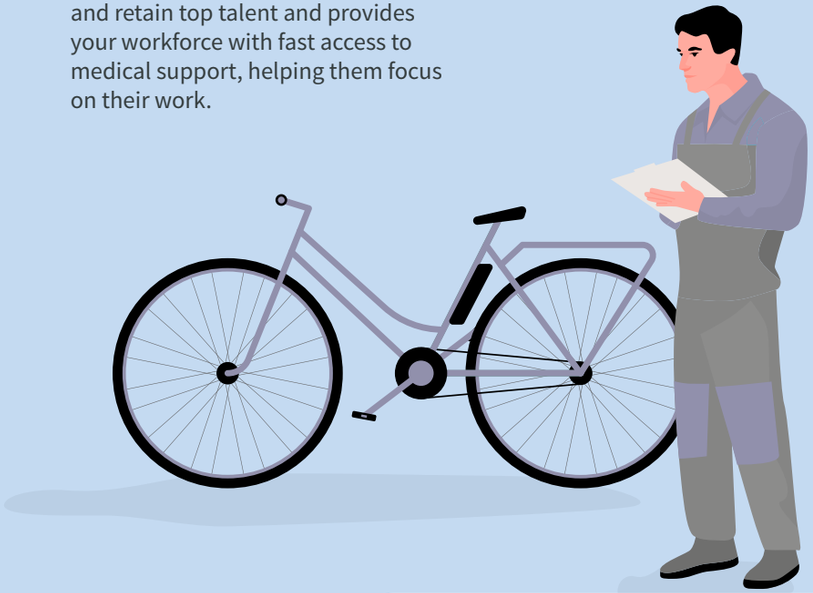
See 'Build your plan' for more detail.

We're here to support you

Our new business team will help you get your plan set up. Once everything's in place, you'll have a dedicated account manager to support you. They'll answer any questions and save you time, allowing you to focus on your business.

Attract and retain top talent

Health insurance is a reassurance that employees value and seek in an employer. It can help you attract and retain top talent and provides your workforce with fast access to medical support, helping them focus on their work.



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Empowering your team

With Islands Health Adapt, your employees will have access to the care and support they need to keep themselves and your business thriving.

Speak with a doctor from anywhere in the world

With online doctors local to them, your employees' can get the support they need, quickly. From prescriptions and referrals to local healthcare knowledge.

The Virtual Doctor service[3] makes it easy to fit healthcare into busy lives. No need to take time off or sit in waiting rooms. The care they need is at their fingertips.

Reassurance is just a phone call away

If your employees receive a diagnosis or treatment plan that they're feeling unsure about, they can access the Second Medical Opinion service.[4] Supported by a network of over 50,000 specialists,[5] they'll get an independent review to help them make an informed decision about their next steps.

Mind health support from qualified psychologists

When stress, anxiety or life's challenges feel overwhelming, the Mind Health service[6] connects your employees' with people who care.

Your employees' can speak with a psychologist for up to six sessions, at a time that works for them.

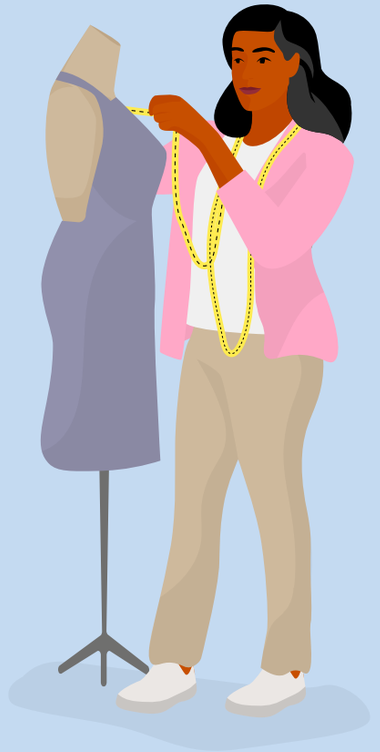
Everything they need online

Your employees will have access to the AXA Global Healthcare online account. Available through an app and web browser, the online account combines policy management and medical support from our Virtual Care services.

See 'Making things simple' for more details about the AXA Global Healthcare online account.

Access to our extensive medical network

With our Islands Health Adapt plan, your team will have access to our extensive medical network. We'll be able to arrange payment with these providers directly, meaning less out of pocket expenses and paperwork to complete.



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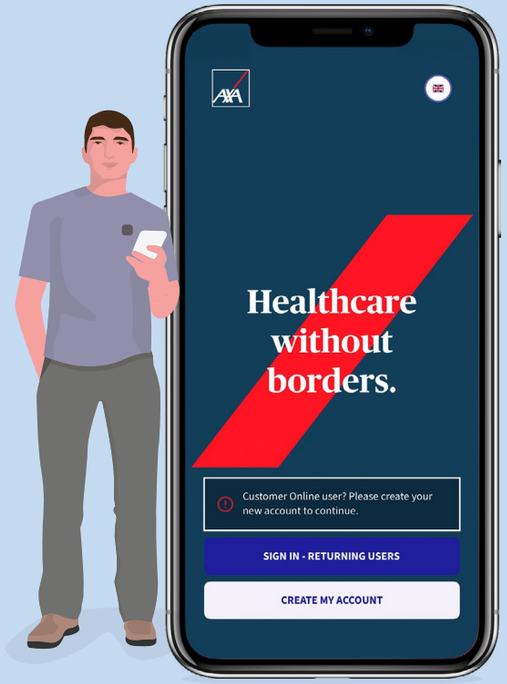
Making things *simple*

Islands Health Adapt simplifies how your employees manage their policy and pay for treatment through the AXA Global Healthcare online account and our award-winning healthcare payment card.

AXA Global Healthcare online account

Choosing Islands Health Adapt will give your employees access to the AXA Global Healthcare online account. Available through an app and web browser, the online account combines policy management with personalised wellness features and medical support from our Virtual Care services.[7]

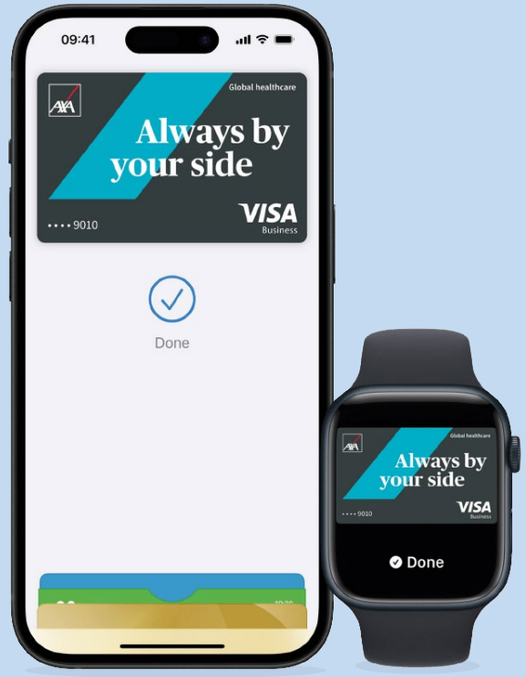
Whether they're in the comfort of their home or on the go, our services are designed to support them every step of the way.



Healthcare payment card

With the Islands Health Adapt Outpatient Module, your employees will benefit from our award-winning healthcare payment card.[8] The healthcare payment card is the answer to hassle-free costs and claims. Without pre-loading or pre-authorising, your employees can pay for outpatient treatments and prescriptions at any healthcare provider that accepts Visa.[9]

All they need to do once they've paid is upload a photo of their invoice to the AXA Global Healthcare Card app[10] within 48 hours, and we'll take care of the rest.



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Tailor your cover

Islands Health Adapt offers you the flexibility to build a plan that suits your business and employees. You can even choose to provide your teams with different levels of cover.



Decide whether to add an excess

You can choose to add an excess to your plan. This means, when making a claim, that your employees would need to pay a set amount per person, per policy year.

Adding an excess to your plan will help to reduce your premiums.

You can choose from:

- £100
- £200
- £500
- £1,000
- £2,000



Select an underwriting option

This will determine whether your employees can claim for any conditions or symptoms they might have had before they joined us.

We offer the following underwriting styles:

- **Full Medical Underwriting**
- **Continuing Medical Exclusions**
- **Medical History Disregarded**
- **Specified Moratorium (522)**



Managing payments

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

- monthly
- quarterly
- annually

If you choose to pay annually, we'll give you a *5% discount* on your premiums.



Build your plan

Choose from a selection of modules to provide your employees with the cover they need while making sure you get value for money.

See 'Build your plan' for details

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Build your plan with Islands Health Adapt. Every plan includes our Core Module and you can add extra modules to customise your team's cover.

Core Module

The Core Module is included as standard and has no overall limit, some treatment may have a separate limit.

What's included:

- ✔ Hospital charges if employees need to stay in hospital overnight or as a day patient
- ✔ Surgery – whether your employees are staying overnight or not
- ✔ Evacuation and repatriation – if the necessary care isn't available where your employees are, we'll get them to where it is and back again
- ✔ Cancer treatment including radiotherapy and chemotherapy
- ✔ Clinical trial cash benefit of £1,000 a year for cancer treatment
- ✔ Wigs, specialist clothing or other temporary head coverings during cancer treatment – up to £400 a year
- ✔ External prosthesis – up to £5,000 a year
- ✔ Ambulance transport, to and between, hospitals
- ✔ Psychiatric treatment
- ✔ Hearing aids that are medically necessary and dispensed by an audiologist
- ✔ Employees can stay with their child if they need inpatient treatment that's covered by the plan
- ✔ Emergency treatment outside of Europe for up to 8 weeks and/or up to £30,000 per year
- ✔ Transportation between the Islands and the UK when treatment is not available locally – up to £2,500 per year
- ✔ Transportation between the Islands and the UK when cancer treatment is not available locally – up to £3,000 per year
- ✔ £100 a night up to £2,000 per year cash benefit when your employees receive free inpatient treatment
- ✔ £150 a night up to £600 per year for hotel accommodation the night before, or the night of, eligible treatment

What's not included

As with most health insurance plans, there are some exclusions and limits.

Our plans don't cover:

- ✘ Treatment of medical conditions members had, or had symptoms of, before they joined (not applicable if medical history disregarded underwriting is selected).
- ✘ Outpatient cover limited unless the Outpatient Module has been selected.
- ✘ Routine pregnancy and childbirth.
- ✘ Routine dental check-ups.
- ✘ Preventative treatment.
- ✘ Any treatment costs incurred as a result of engaging in or training for any sport for which members receive a salary or monetary reimbursement, including grants or sponsorship (unless they receive travel costs only).
- ✘ Claims if members have travelled outside of Europe to get treatment.
- ✘ For treatment in the UK, any inpatient or day patient treatment (including oral surgical procedures) and MRI, CT or PET scan that isn't received in a hospital, scanning centre or facility listed in the Islands Health Plan directory of hospitals.

Core Module

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Outpatient Module

Your choice of limit – this is the maximum amount we'll pay for treatment covered under this module, per person, per year:

£1,000 **or**
£2,500 **or**
Paid in full

What's included:

- ✔ Medical practitioner charges for consultations
- ✔ Diagnostic tests
- ✔ Physiotherapy & complimentary practitioner charges
- ✔ Routine outpatient treatment such as specialist consultations

What's not included

As with most health insurance plans, there are some exclusions and limits.

Our plans don't cover:

- ✘ Treatment of medical conditions members had, or had symptoms of, before they joined (not applicable if medical history disregarded underwriting is selected).
- ✘ Outpatient cover limited unless the Outpatient Module has been selected.
- ✘ Routine pregnancy and childbirth.
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GP Fees Module

Your choice of limit – this is the maximum amount we'll pay for treatment covered under this module, per person, per year:

£500 **or**
£800 **or**
Paid in full*

What's included:

✔ Primary care services provided by a general practitioner

Drugs and Dressings Module

Your choice of limit – this is the maximum amount we'll pay for treatment covered under this module, per person, per year:

£200 **or**
£300 **or**
£400

What's included:

✔ Outpatient drugs and dressings prescribed by a medical practitioner or nurse

Important information

The GP Fees and Drugs and Dressings can only be chosen if the Outpatient Module has been included.

*The paid in full GP Fees Module limit can only be chosen if the £2,500 or paid in full Outpatient Module limits have been included.

What's not included

As with most health insurance plans, there are some exclusions and limits.

Our plans don't cover:

✘ Treatment of medical conditions members had, or had symptoms of, before they joined (not applicable if medical history disregarded underwriting is selected).

✘ Outpatient cover limited unless the Outpatient Module has been selected.

✘ Routine pregnancy and childbirth.

✘ Routine dental check-ups.

✘ Preventative treatment.

✘ Any treatment costs incurred as a result of engaging in or training for any sport for which members receive a salary or monetary reimbursement, including grants or sponsorship (unless they receive travel costs only).

✘ Claims if members have travelled outside of Europe to get treatment.

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Dental Care Module

Your choice of limit – this is the maximum amount we'll pay for treatment covered under this module, per person, per year:

80% up to £400 **or**
80% up to £700

What's included:

✔ Non-routine dental treatment for example, replacing crowns

Optical Module

Your choice of limit – this is the maximum amount we'll pay for treatment covered under this module, per person, per year:

80% up to £200 **or**
80% up to £400

What's included:

✔ Prescription glasses and contact lenses, covered up to the chosen limit

✔ One eye test a year, paid in full (up to £60). This doesn't count towards your annual Optical Module limit.

Important information

The Dental Care and Optical Modules can only be chosen if the Outpatient Module has been included.

What's not included

As with most health insurance plans, there are some exclusions and limits.

Our plans don't cover:

✘ Treatment of medical conditions members had, or had symptoms of, before they joined (not applicable if medical history disregarded underwriting is selected).

✘ Outpatient cover limited unless the Outpatient Module has been selected.

✘ Routine pregnancy and childbirth.

✘ Routine dental check-ups.

✘ Preventative treatment.

✘ Any treatment costs incurred as a result of engaging in or training for any sport for which members receive a salary or monetary reimbursement, including grants or sponsorship (unless they receive travel costs only).

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✘ For treatment in the UK, any inpatient or day patient treatment (including oral surgical procedures) and MRI, CT or PET scan that isn't received in a hospital, scanning centre or facility listed in the Islands Health Plan directory of hospitals.

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Health Check Module

Your choice of limit – this is the maximum amount we'll pay for treatment covered under this module, per person, per year:

£200 **or**
£500* **or**
£1,000**

What's included:

✔ Health checks and routine screening
A health check could include checking resting blood pressure, cholesterol tests, hearing tests and certain cancer screening tests

Important information

The Health Check Module can only be chosen if the Outpatient Module has been included.

*The £500 Health Check Module limit can only be selected if the £2,500 or paid in full Outpatient Module limits have been chosen.

** The £1,000 Health Check Module limit can only be selected if the paid in full Outpatient Module limit has been chosen.

What's not included

As with most health insurance plans, there are some exclusions and limits.

Our plans don't cover:

✘ Treatment of medical conditions members had, or had symptoms of, before they joined (not applicable if medical history disregarded underwriting is selected).

✘ Outpatient cover limited unless the Outpatient Module has been selected.

✘ Routine pregnancy and childbirth.

✘ Routine dental check-ups.

✘ Preventative treatment.

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Inclusive benefits for your people

When people feel supported, they're able to do their best work. That's why we offer benefits that help your team access the care and support they need, when they need it.

Embrace neurodiversity at work

Every brain works differently, and it's important your support reflects that. Having the right support for neurodiversity makes a real difference to your employees' wellbeing and confidence, while helping you build a more inclusive workplace.

Our Outpatient Module gives your team access to specialist assessments, diagnostic consultations and outpatient care. If they need prescribed treatment, our Drugs and Dressings Module provides an extra layer of support.



Support menopause with confidence

Menopause affects everyone differently and it can have a real impact on health and wellbeing at work. With the right support, your employees can access the care they need so they feel supported, valued and able to navigate these transitions effectively.

With our Outpatient Module, your employees can access the consultations and diagnostic tests they need while they explore their treatment options. If they're recommended a prescribed treatment like Hormone Replacement Therapy (HRT), they'll be covered under our Drugs and Dressings Module.



Important information
Cover for pre-existing symptoms may vary depending on the underwriting you choose for your employees.

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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 simple for you to join us.

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 you fill them out where possible, leaving as little as we can for you to complete.

2

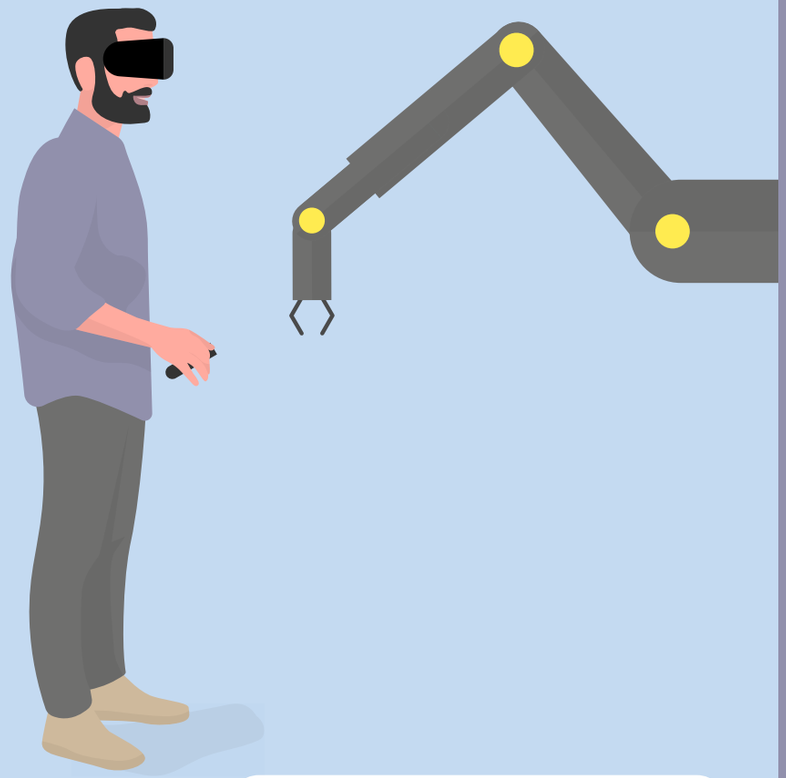
We'll set up your account

Once we've received everything from you, our specialist teams will get your policy started within just two working days.[2]

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.



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Want AXA *by your side*?

Find out more about our products:



Request a quote
axaglobalhealthcare.com/en/business-health-insurance/quote/



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.

[1] In most cases, we offer a two working-day onboarding where Medical History Disregarded has been selected as the underwriting style of the group.
[2] Lines are open 8:00 to 17:00 UK time, Monday to Friday.
[3] The Virtual Doctor service is provided by Teladoc Health and is part of the Virtual Care from AXA offering. Telephone appointments can be booked 24/7, 365 days. Callbacks are typically within 24 hours. Operating hours vary according to region. For availability in your local market and further information on the Virtual Doctor service, please click here.
[4] The Second Medical Opinon service is provided by Teladoc Health and is part of the Virtual Care from AXA offering. For further information about the Second Medical Opinion service, please click here.
[5] Figures provided by Teladoc Health, 2025
[6] The Mind Health service is provided by 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. For further information about the Mind Health service, including consultation availability, please click here.
[7] The wellness section is not intended to be used for any medical purpose, including the diagnosis and management of new and existing diseases and medical conditions.
[8] 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.
[9] The healthcare payment card is issued to AXA by Nium Fintech Limited, a company registered in England with company number 09039850, authorised and regulated by the Financial Conduct Authority as an Electronic Money Institution (FCA Firm Reference Number: 901024). (“Nium”, pursuant to a license by Visa Europe.)
The healthcare payment card must only be used to pay for genuine claims for treatment received, and which are eligible within the terms and conditions of the policy.
[10] The AXA Global Healthcare Card app is provided by Paysure Ltd.

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AXA Global Healthcare (UK) Limited is authorised and regulated by the Financial Conduct Authority in the UK.

We may record and/or monitor calls for quality assurance, training and as a record of our conversation.

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