
AXA
Global healthcare
Cover for your family
Islands exclusive
Access to care abroad
Islands Health Plan
Access private healthcare in the Channel Islands, Isle of Man, UK and Europe.
GET STARTED

The Islands Health Plan puts you in charge of your healthcare choices

Access the treatment you need – locally, in mainland UK or in Europe

- ✔ You can reach our experienced team quickly and easily. Our customer care experts are available 24/7 to offer you support, reassurance and guidance.
- ✔ If you can't get local help, we'll support you with the costs of travelling to another island or the UK for treatment.
- ✔ Our Islands Health Plan is like no other — carefully designed to give you and your family faster access to care when you need it.
- ✔ With our Islands Health Plan, you'll have access to our extensive medical network on the islands and across the UK.

  You can use the Islands Directory of Hospitals to see which hospitals this includes. You can also choose to extend your hospital network and gain access to a greater selection of hospitals in London.
- ✔ You'll have the certainty of a predictable monthly, quarterly or yearly cost, not a sudden bill after you've had the treatment.

Our award-winning service is rated consistently high by our members, with a rating of 4.74/5.[1]



Welcome

Choose your plan

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Choose an Islands Health Plan that suits you

Our flexible plans can cover you and your family. We'll be there to help with any questions you have about our plans, any time.

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Which level of cover suits you?

Choose the cover that's right for you:

Core	Classic	Premier	Ultimate
Includes hospital stays; emergency transport; and CT, MRI and PET scans.	Includes outpatient treatment.	Includes general practitioner fees and a health check.	Top-level cover that includes dental and optical, with extensive outpatient benefits.

Need to upgrade your cover?

Boost your cover with added benefits:

Core	Classic	Premier	Ultimate
+ Dental and optical cover	+ Dental and optical cover	+ Dental and optical cover	+ Access to extended hospital network
+ Access to extended hospital network	+ Access to extended hospital network	+ Access to extended hospital network	

All levels of cover include access to the Virtual Doctor and Mind Health services.



+ Optional upgrade

Choose an Islands Health Plan that suits you

Our flexible plans can cover you and your family. We'll be there to help with any questions you have about our plans, any time.

Further customise your cover

- ✔ When you choose the Islands Health Plan, you can choose if you'd like to pay monthly, quarterly or annually.
- ✔ You can also choose to add an excess. That means if you claim you'll agree to pay up to a certain amount per person, per policy year. In return you'll pay less for your premiums.

Here's an example:

David works in Saint Helier but often travels elsewhere for work and to visit family.

He's chosen Premier cover level so that he's covered for visits to his GP, and added the dental and optical upgrade to help with the cost of his glasses. Then he's cut costs by adding an excess of £200. He also knows that no matter which level of cover he chooses, he can speak to a doctor over the phone or online, 24/7, with the Virtual Doctor service.



More than 80% of claims are paid within 2 days.[2]

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Support for you and your family

You have one of the world's leading insurers[3] at your side, ready to support you whenever you need us.

Why AXA Global Healthcare?

Getting you where you need to be

If you have an accident or illness and can't get the help you need on your island, we'll pay towards getting you where you need to be – whether that's another island or mainland UK.

Support with access to local care

We work closely with trusted local healthcare providers across our network, so we can often pay claims directly. This means less hassle for you, as you're not left out-of-pocket.

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 on the mainland. 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.

Our Virtual Care from AXA offering includes:

Virtual Doctor service

Speak to a doctor from anywhere in the world

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.[4]

Mind Health service

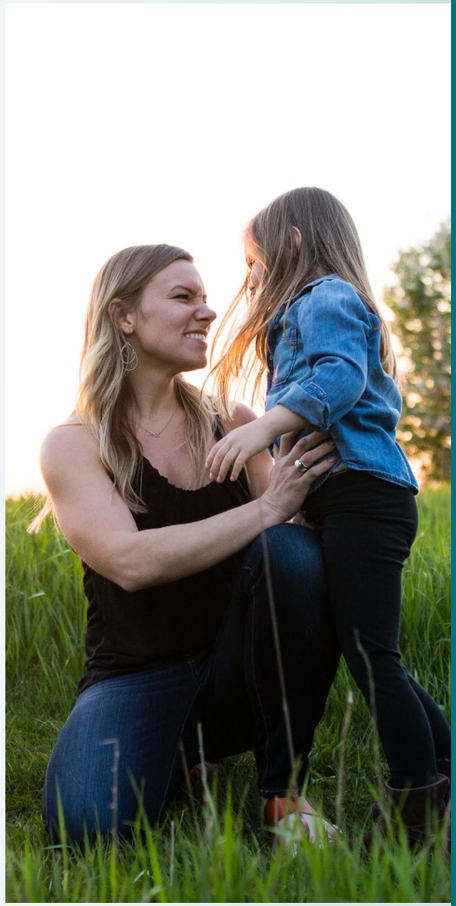
Expert mental health support worldwide

The Mind Health service connects you with a fully qualified psychologist who will provide the support you need from wherever you are in the world. Whether that's one phone call or a course of up to six sessions per health concern, per policy year.[5] Together we can take on life's challenges.

Second Medical Opinion service

The confidence you need to make your healthcare choices

Take back control of your health with a second medical opinion. Global experts will provide you with the insights you need to make informed decisions about your diagnosis and treatment options, all at no extra cost.[7]



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Islands Health Plan

What's my area of cover?

Guernsey, Jersey, Isle of Man, UK and Europe.

Which hospital network can I use?

The Islands Health Plan Directory of Hospitals for UK and Channel Islands hospitals, any hospital in Europe.

Access to our extended network of hospitals

As well as access to hospitals in Europe, the Channel Islands and the UK (as listed in the Islands Health Plan Directory of Hospitals), you can choose to extend your hospital network and gain access to a greater selection of hospitals in London.

What upgrades can I add?

Dental and optical cover

For Core, Classic and Premier, you can add cover to include:

+ 80% of the cost for non-routine dental treatment, up to £150 each year
+ 80% of the cost for prescription glasses and contact lenses, up to £100 each year
+ Up to £60 towards one eye test each year

Dental and optical cover is automatically included on Ultimate plans.

Summary of benefits

Inpatient & day patient treatment	Core	Classic	Premier	Ultimate
Hospital and accommodation charges	Paid in full			
Out of directory cash benefit when a member receives treatment at a facility in the UK not listed in the Islands Health Plan Directory of Hospitals	£100 each day / night			
Specialist fees (surgeons, anaesthetists and physicians)	No annual maximum			
Parent hospital accommodation: charges for one parent staying with a covered child under 18 who is receiving eligible treatment	Paid in full			
Hotel accommodation for one parent staying near a covered child under 18, receiving eligible inpatient treatment outside their home town	£100 a night up to £500 per year			
Emergency outside of Europe cover	✘	Paid in full for up to 8 weeks treatment in any year up to a total of £25,000 a year	Paid in full for up to 8 weeks treatment in any year up to a total of £30,000 a year	Paid in full for up to 8 weeks treatment in any year up to a total of £50,000 a year
Cash benefit for each night you receive free inpatient treatment and free hospital accommodation within the UK or Channel Islands	✘	£50 per night up to £2,000 per year		£100 per night up to £2,000 per year
Psychiatric treatment	100 days per member lifetime			

✔ Included ✘ Not included + Optional upgrade available

Plans in detail

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Summary of benefits

Outpatient cover	Core	Classic	Premier	Ultimate
Surgical procedures	No annual maximum			
CT, MRI and PET scans received as an inpatient, day patient or outpatient at any hospital in Europe and scanning centre within the Islands Health Plan Directory of Hospitals	Paid in full			
CT, MRI and PET scans per visit for using a CT, MRI or PET facility in the UK that is not listed as a scanning centre in the Islands Health Plan Directory of Hospitals	£100 each visit			
Psychiatric – outpatient consultations and treatment	✘		Up to £1,000 per year	
Other outpatient treatment – combined limit, including: • **Specialist consultations** • **Complementary practitioner charges** • **Physiotherapy** • **Diagnostic tests**	✘	Up to £1,000 per year	Up to £2,500 per year	No annual maximum
Cancer cover	**Core**	**Classic**	**Premier**	**Ultimate**
Radiotherapy and chemotherapy received as an inpatient, day patient or outpatient	No annual maximum			
Chemotherapy and/or biological drug treatment to prevent a recurrence of cancer or to maintain remission	No annual maximum			
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)	✘	No annual maximum within outpatient limit		No annual maximum
Day patient and outpatient radiotherapy and chemotherapy cash benefit when treatment and accommodation has been free of charge	£50 per day up to £5,000 per year			
New or experimental surgical procedures for cancer	Costs and conditions to be agreed before treatment			
Clinical trials for experimental drugs	Up to £1,000 per year			
Nurse to give you chemotherapy for cancer or antibiotics by intravenous drip at home	Paid in full			
Palliative care for cancer	✔			
Hospice donation	✘		£100 per night	
External prostheses during active treatment of cancer	✘	Up to £1,500 per year	Up to £2,500 per year	Up to £5,000 per year
Purchase of wigs, other temporary head coverings and specialist clothing during active treatment of cancer	✘	Up to £400 per year		
Transportation from the Islands to UK or another Island for eligible cancer treatment if local treatment is not available	✘		Up to £1,000 per year	Up to £1,500 per year

✔ Included ✘ Not included + Optional upgrade available

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Summary of benefits

Other benefits	Core	Classic	Premier	Ultimate
Virtual Doctor service	No annual maximum £200 towards prescription costs following consultation			
Second Medical Opinion service	No annual maximum			
Mind Health service	Up to six sessions per health concern			
General practitioner fees (within your principal island of residence)	Up to £100 per year	Up to £300 per year	Up to £500 per year	No annual maximum
Maternity cash benefit after one year of cover	✘		£150 per birth	
Health check – contribution towards cost	✘		80% refund up to £500 per year	80% refund up to £750 per year
Ambulance transport – for road ambulance for emergency transport to or between hospitals	Paid in full			
Evacuation and repatriation service	Paid in full			
Transportation from the Islands to UK or another Island if local treatment is not available	Up to £1,500 per year			
Hotel accommodation in another Channel Islands or the UK for the night before or the night of treatment, where treatment isn't available locally	£150 a night up £600 per year			
Accidental damage to teeth	✘		Up to £1,000 per year	
Dental and optical cover	+			Non-routine dental treatment: 80% refund up to £350 per year Optical cover: 80% refund £200 per year Up to £60 for one eye test

What's not covered?

As with most health insurance, there are limits and exclusions on these plans. They don't cover:

- ✘ Treatment of medical conditions that you were aware of before you joined unless our medical history disregarded option is selected (only available for corporate groups of 10 or more).
- ✘ Routine follow-up consultations and monitoring of chronic conditions.
- ✘ Routine dental check-ups.
- ✘ Routine pregnancy and childbirth except for complications.
- ✘ Preventative treatment.
- ✘ Claims if you have travelled outside of Europe to get treatment.
- ✘ For treatment in the UK, any inpatient or day patient treatment, MRI, CT or PET scans and oral surgical procedures not received in a hospital, scanning centre or facility listed in the Islands Health Plan directory of hospitals.

✔ Included ✘ Not included + Optional upgrade available

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Want us by your side?

There are three easy ways to find out more about the Islands Health Plan.



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
intermediary today.

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[1] 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.

[2] 83.2% of eligible claims submitted online between January 2025 and December 2025, were paid within two days.

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

[4] 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.

[5] 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.

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

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

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