

European Health Cover



Start

We're entering a new era of healthcare



AXA PPP International is your healthcare partner for this new era

As part of the AXA Group which is on the ground in 64 countries, protecting over 103 million people, you can trust AXA PPP International to protect and support you, whenever you need us. We've been looking after members since 1940. We're continuously negotiating with providers and strengthening our global network of hospitals and clinics. This means we can provide consistent service and access to care around the world, while keeping the costs under control for our members.

We're more than an insurer

We're helping to put you in control of your healthcare and supporting you to live healthily, with:

- **Care and support** – With the support of AXA PPP International, you have access to consistent service and support, wherever life takes you.
- **More control** – You can tailor your cover, and choose when and where you're treated.
- **24/7 customer care** – Our personal advisers are there to support you, no matter how late it is or how long it takes.

And we're always asking: what more can we do? Every year the AXA Group invests in finding ways to improve peoples' lives through the AXA Research Fund. We're using this intelligence to look ahead on your behalf. It's our calling – protecting and caring for members, and leading the way to better health.

Award-winning provider

AXA PPP International is Cover Magazine's 'Best International Private Medical Insurance Provider' of 2015. And we're part of the AXA Group, who have retained the title of 'number one global insurance brand' for seven consecutive years.

Introducing our European Health Cover

When you've relocated abroad, there can be all kinds of obstacles to getting appropriate healthcare if you have an accident or become ill – from language barriers, to simple availability; some areas may have basic, inaccessible or even non-existent medical facilities. That's why, for whatever reason you're spending time in Europe, you need a healthcare plan that will look after you and provide peace of mind – for you and your loved ones.

The three levels you can choose from	Level 1	Level 2	Level 3
Overall policy benefit allowance. We'll pay up to the maximum shown each year for each member	£20,000/€25,000	£50,000/€65,500	£100,000/€125,000
In-patient cover Hospital treatment charges, diagnostic tests, nursing care, theatre charges, physiotherapy, drugs, dressings and medical appliances used by the medical practitioner during the operation	Up to £7,500/€9,560	Up to £20,000/€25,500	Up to £40,000/€51,000
Surgeons', anaesthetists' and physicians' charges	No annual maximum	No annual maximum	No annual maximum
Parent accommodation. Charges for one parent staying with a child member	Not included	Not included	Paid in full
Out-patient cover Out-patient surgical procedures	No annual maximum	No annual maximum	No annual maximum
Out-patient treatment combined limits for the following three benefits:	£1,000/€1,275	£1,750/€2,230	£2,500/€3,185
– Medical practitioner and psychiatric consultations	£20/€25 excess for each visit	£20/€25 excess for each visit	£20/€25 excess for each visit
– Physiotherapy consultations, diagnostic tests and vaccinations	Included	Included	Included
– Complementary practitioner charges	Up to £100/€125 £20/€25 excess for each visit	Up to £200/€255 £20/€25 excess for each visit	Up to £300/€380 £20/€25 excess for each visit
Out-patient drugs and dressings prescribed by a medical practitioner	Not included	Not included	Up to £100/€125
Brain and body scans Magnetic resonance imaging (MRT), computerised tomography (CT scan) and positron emission tomography (PET scan) received as an in-patient, day-patient or out-patient	Paid in full	Paid in full	Paid in full
Cancer cover Radiotherapy and chemotherapy	No annual maximum	No annual maximum	No annual maximum
Experimental drug treatments as part of an ethically approved drug trial	No annual maximum	No annual maximum	No annual maximum
Follow-up consultations for cancer	Membership lifetime up to the out-patient limit	Membership lifetime up to the out-patient limit	Membership lifetime up to the out-patient limit
Hospital-at-home	Paid in full up to 5 days	Paid in full up to 7 days	Paid in full up to 14 days
Day-patient and out-patient radiotherapy and chemotherapy cash benefit when treatment and accommodation is free of charge	£50/€60 per day up to £2,000/€2,400	£50/€60 per day up to £2,000/€2,400	£50/€60 per day up to £2,000/€2,400
Emergency cover Road ambulance for emergency transport to or between hospitals	Up to £150/€190	Up to £200/€255	Up to £500/€635
Evacuation or repatriation	Paid in full	Paid in full	Paid in full
Health and wellbeing cover Accidental damage to teeth	Not included	Not included	Paid in full up to £5,000/€6,375
Support and helplines Health at Hand	Included	Included	Included
Doctor, Dental and Optical helpline	Included	Included	Included
Interpretation service helpline	Included	Included	Included
Second Opinion Service	Included	Included	Included

Excess

You can help control the cost of your premium by adding an excess to your policy.

You can choose from 3 levels of excess:



The excess will apply per policy year, for each person covered by the plan.

What's not covered

Like most health insurance plans, there are a number of exclusions and limitations on European Health Cover, all of which can be found in the membership handbook. Some of the key exclusions include:

- Treatment of medical conditions that existed, or you had symptoms of, before joining
- Treatment costs incurred as a result of engaging in, or training for, any sport for which you receive a salary or monetary reimbursement
- Routine pregnancy and childbirth
- Ongoing, recurrent or long-term treatment of long-term illnesses (usually referred to as 'chronic conditions')
- Claims if you've travelled outside your area of Europe to get treatment or travelled against medical advice
- Any dental procedures unless you have level 3 cover which provides limited cover for dental procedures needed as the result of an accidental injury. (This will not cover routine check-ups, scale and polish, cosmetic treatment or dental treatment made necessary as a result of neglect.)

Care and support for members

With our expertise in health cover, customer service and managing treatment providers, we're here for you every step of the way.

We believe that great healthcare cover is about more than paying claims and arranging treatment when members get ill – it's about supporting members every day. That's why European Health Cover gives you access to a network of support and resources to help you stay healthy and get medical advice you can trust.



24/7 support

Our personal advisers are there 24/7 to answer your questions, handle claims and help you find the right provider, so you can concentrate on getting better.



It's easy to manage your plan online

With our online portal, Customer Online, you have fast access to your claims and benefit statements, as well as your policy documents and membership details. You can check whether you're covered for particular treatments, submit claims and register to get claims reimbursed electronically.



A wealth of information

Using our online service, MyGlobe, you can find nearby hospitals and clinics, get travel and security updates, find out whether you'll need vaccinations before you travel and save emergency contacts.



Medical information 24/7

Our helpline, Health at Hand, means that you can get information and support from medical professionals, including nurses and counsellors.



The right to a second opinion

If you want a second opinion, we'll arrange an independent review by a team of specialists, so you have the confidence of knowing you've got the right diagnosis.



Extra support for serious diagnoses

The Personal Case Management Team provide one-to-one support from the moment you're diagnosed. And we've negotiated access to a selection of the world's leading specialists, so you can get a focused care plan for unusual, highly sensitive or complex conditions.



To find out more about our range of
global and regional health plans visit:
www.axappinternational.com
or speak to your intermediary

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