



'Relax...'

We've got you covered.

'Far from home'

We'll help connect you to
the right medical expertise.



Health peace of mind, when you're living or working overseas, all from the #1 global insurance brand

When you've relocated abroad, there can be all kinds of obstacles to getting appropriate health care 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 overseas, you need a health care plan that will look after you and help provide peace-of-mind – for you and your loved ones.



Our International Health Plan

Round-the-clock support

- **Access to the care you need** – at over 11,000 hospitals all over the world
- **Second Opinion Service** for serious diagnoses, with help in finding the right treatment, and full support throughout
- **24-hour information and medical helplines**, offering immediate access to qualified health care professionals
- **Expert security information**, MyGlobe online, providing up-to-date information on terrorist threats, civil unrest, natural disasters, crime and medical outbreaks.

Peace of mind when you're far from home

- **Emergency medical evacuation**
- **Interpretation service** over-the-phone
- A **24-hour telephone claims service**, with empathetic, trained personal advisers who will be able to confirm if your treatment is covered
- **Secure online access** to your account, any time.

Four levels of cover

On our Standard plan

Active treatment of cancer, in-patient and day-patient treatment, dental care, medical conditions during pregnancy and out-of-area cover.

Extra cover with our Comprehensive plan, Prestige and Prestige Plus plans

Follow-up cancer and heart surgery consultations, cancer treatment at home, cover for chronic conditions, kidney dialysis, optical and out-patient cover, including Chinese herbal medicine.

Even more cover with our Prestige plan and Prestige Plus plan

Routine pregnancy, annual health check, international travel insurance, disability compensation and palliative care.

Top-level cover with our Prestige Plus plan

Full refund on out-patient treatment, plus routine dental and HIV (AIDS) treatment – plus out-of-area cover for out-patient treatment.

Tailored to you

Once you've selected the level of cover that's right for you, you can tailor it by choosing from a range of options:

- **Two geographical areas** of cover
- **A range of options** to give you extra peace of mind
- **Excess levels** to suit your budget.



24/7 Care

We'll help connect you to the treatment you need

You need to know that if anything happens to you or your family's health, you'll have access to care and treatment, no matter where you are in the world.

Unfamiliar surroundings? Not with support from AXA PPP International

With services such as our 24-hour medical information helplines and secure online member accounts, you can find the nearest hospitals and doctors that speak your language. We even have over-the-phone interpreters – so you'll always be able to understand your diagnosis and treatment plans.

Your online member account will also allow you to:

- Upload your claims
- Find information on the security risks wherever you are in the world
- Research vaccinations and medical outbreak information
- Quickly view emergency numbers for your location.

Who needs international medical insurance?

All kinds of people relocate abroad, for all kinds of reasons. You may have made a permanent move, or you may be abroad for just a few months. Perhaps you're working overseas, or retired to your dream destination, travelling or starting a new life with the family.

This plan isn't just available to expatriates; in certain areas it is also available to residents living in their home country.

Whatever your circumstances, the last thing you want is to be stuck without access to vital, possibly life-saving medical care – or have the added stress of being left with a huge bill for treatment. With our International Health Plan, you'll have access to the expertise you need, and can even choose from different kinds of cover to suit your budget and requirements.

All from a name you can trust

AXA PPP International is part of the AXA Group, one of the world's leading insurance companies with a strong presence in 61 countries – so you can feel reassured that whatever happens, we have the global and local knowledge to help.

102 million customers worldwide have placed their trust in the AXA Group, and with over 75 years in the health care market (and more than 40 years' international experience) we're a safe pair of hands for you and your family's health.



Choice

Create the cover that's right for you

We offer a range of different kinds of cover, so you can choose whatever best fits your budget and requirements. You can even give your cover a boost with our range of options.

Choose your level of cover

Standard

If you want to contain your costs, you can opt for no out-patient cover, with wide-ranging in-patient and day-patient cover.

Your optional add-ons:

- Out-patient treatment
- International Travel Plan.

Comprehensive

This is our most popular plan, and provides essential cover for in-patient, day-patient and out-patient treatment.

Your options:

- Dental care
- International Travel Plan.

Prestige

For more extensive cover, our Prestige plan provides the additional benefits of:

- Routine pregnancy cover
- Adult health checks
- Disability compensation cover
- Palliative care for cancer
- Kidney dialysis
- International Travel plan.

Your option:

- Dental care.

Prestige Plus

For the gold standard in cover, choose our top-of-the-range plan – which includes all the above, plus:

- Routine dental care
- HIV (AIDS) treatment
- Out-of-area cover for out-patient treatment
- Full refund on out-patient treatment, session limits apply
- Palliative care for all diagnoses.

Set an excess level to suit your budget

The excess is how much you're willing to pay towards your treatment before your plan takes effect and pays out. You can help control the cost of your premium – the higher your excess the less you'll pay per month for your plan.

We offer five levels of excess:

£100	€125	\$160
£250	€320	\$400
£500	€640	\$800
£1,000	€1,275	\$1,600
£2,000	€2,550	\$3,200

If your treatment continues beyond your policy's renewal date, we'll apply the excess again against the costs incurred on or after the renewal date. We'll do this irrespective of whether the costs relate to treatment for the same medical condition.

Choose the location

Decide where you need cover:

- Area 1: Worldwide cover
- Area 2: Worldwide cover, excluding the USA

Already have an international medical insurance policy?

If you have an international medical insurance policy with another insurer, you may be able to switch your cover with the same medical exclusions you have on your current policy. Please speak to an adviser or your intermediary for details.



Cover

Wide-ranging cover as standard

The following is included on all levels of cover:

Hospital charges, including accommodation

If you've had to spend time in hospital, we'll settle your in-patient or day-patient bills directly with our preferred list of hospitals. That means you won't have to worry about making a pre-payment on admission. If you choose to receive treatment in a hospital not in our preferred network, we will do our best to arrange direct settlement if you let us know beforehand.

Surgical procedures and charges

Whether or not you need to stay in hospital overnight, there can still be a lot of costs incurred in treatment. So your International Health Plan will cover the following in-patient, day-patient and out-patient charges:

- Hospital stays and accommodation
- Nursing care
- Operating theatre charges
- Surgeons' and anaesthetists' bills
- Stays in intensive care
- Drugs, dressings and surgical appliances (subject to policy limits).

Emergency cover for out-of-area

This gives you in-patient and day-patient cover for emergency treatment if you fall ill suddenly while travelling out of your specified area.

Cash benefit for each night of free in-patient treatment

If you obtain free in-patient hospital treatment – through a state system for example – we'll pay a cash sum for every night you have to stay in a hospital bed.

Cancer

Your plan will cover the investigation and active treatment of cancer, including:

- Radiotherapy
- Chemotherapy
- Brain and body scanning
- Bisphosphonate drugs to help protect bones and reduce raised blood calcium
- Biological therapies to destroy cancer cells (also known as immunotherapy including monoclonal antibodies and other targeted therapies).

Cash benefit for cancer treatment

If for any reason you receive free day-patient or out-patient radiotherapy or chemotherapy for cancer, we'll pay you a corresponding cash benefit. This is only payable if the treatment you receive would have been eligible for benefit under your policy.

Second Opinion Service

When you register for this service, you'll be offered a dedicated Case Manager who will create a care plan, find you the treatment you need, and provide clinical support throughout.

Cancer drug treatments

Treatments for cancer are constantly evolving and we cover drugs to prevent its recurrence, along with experimental drug treatments when you are a participant in an approved randomised clinical trial.

Emergency evacuation or repatriation

If you can't get the emergency in-patient treatment you need locally, we'll arrange to get you evacuated to an appropriate facility. Our International Health Plan provides access to the overseas evacuation service, which delivers emergency medical advice and assistance wherever you are in the world, 24 hours a day, 365 days a year.

In the unfortunate event that you died abroad, we would arrange and pay for the cost of bringing your body back to a port or airport in your home country.

Dental care and accidental damage to teeth

We'll pay towards dental costs, and our plans cover all dental treatment except routine check-ups, cosmetic work and treatment as a result of neglect. We also cover the cost of accidental damage to teeth.

Pregnancy

All our plans provide cover for medical conditions which may arise during pregnancy and childbirth. More routine costs are covered by our Prestige and Prestige Plus plans.

Prosthesis

Spinal supports, knee braces or aircasts will be included in the plan if they're part of a surgical procedure and/or integral to the treatment of an eligible medical condition based on your plan. You will also be covered for prosthesis and wigs needed during active treatment of cancer.

Brain and body scanning

The following are paid in full if you are treated as an in-patient, day-patient or out-patient in one of our preferred hospitals:

- Computerised tomography (CT)
- Magnetic resonance imaging (MRI)
- Positron emission tomography (PET).

Ambulance transport

We'll cover the cost of a road ambulance for emergency transport to or between hospitals, if your medical practitioner says it's necessary.

Parent accommodation

Being in hospital can be traumatic, especially for children. So if your child is covered on your policy and is under 18, the plan will cover accommodation expenses for you to stay in the same hospital with your child.

Options for our Standard plan

You can extend your cover by choosing from a range of options:

Out-patient treatment

With our standard plan, out-patient cover is for surgical procedures only. You can boost your cover with our out-patient option that includes:

- Medical practitioner charges for consultations
- Consultations and treatment for psychiatric illness
- Complementary practitioner charges including Chinese herbal medicine
- Diagnostic tests and physiotherapy
- Vaccinations administered by a medical practitioner or nurse.

International Travel Plan

Annual business travel and holiday cover that takes into account the medical cover you already have – so you don't end up paying twice.

In-patient, day-patient and out-patient explained**In-patient**

When you're admitted to hospital, and need to occupy a bed overnight or longer for medical reasons.

Day-patient

When you're admitted to a hospital or day-patient unit because you need a period of medically supervised recovery, but you don't need to occupy a bed overnight.

Out-patient

When you attend a hospital, consulting room or out-patient clinic, and are not admitted either as a day-patient or an in-patient.



Extend

You can extend the amount of cover with our Comprehensive, Prestige or Prestige Plus plans

Comprehensive plan

This offers all the cover provided by our Standard plan, as well as:

Chronic conditions

Unlike some other insurance policies which don't cover treatment for long-term illnesses, we can offer full cover for chronic conditions with a 120 day limit on in-patient stays.

Kidney dialysis

Ongoing kidney dialysis treatment administered as an in-patient, day-patient or out-patient.

Out-patient drugs and dressings

You can choose to cover the costs of medicines that have been prescribed by your medical practitioner, such as:

- Antibiotics
- Ointments
- Eye-drops
- Steroids.

Hospital-at-home

With Hospital-at-home, you can be treated in the comfort of your own home, or another appropriate setting. It covers home administration of intravenous chemotherapy, or intravenous antibiotics which otherwise would require you to be admitted for in-patient or day-patient treatment.

Optical cover

If you need spectacles or contact lenses, we'll contribute towards the cost – as well as one eyesight test each year.

Chinese herbal medicine

We'll provide cover for Chinese herbal medicine sessions as part of your out-patient complementary practitioner benefit.

Out-patient cover

With our Standard plan, out-patient cover is for surgical procedures only. By extending your plan, you can be covered for a range of out-patient benefits, including:

- Medical practitioners' consultation charges
- Diagnostic tests
- Physiotherapy
- Vaccinations and the costs of their administration by a medical practitioner or nurse
- Heart surgery follow-ups for as long as necessary (after coronary heart bypass, cardiac valve surgery, the implantation of a cardiac device such as defibrillators and pacemakers, and coronary angioplasty)
- Cancer follow-ups, with no time limit.

Options for our Comprehensive plan

You could boost your Comprehensive cover by choosing from the options below:

Dental care

Boost your dental allowance and we'll cover routine care such as check-ups, scale and polish.

International Travel Plan

Annual business travel and holiday cover that takes into account the medical cover you already have – so you don't end up paying twice.

Prestige plan

You can enjoy all the cover provided by our Standard and Comprehensive plans, as well as:

Annual health check

We'll contribute towards the cost of an annual health check. All you need to do is arrange the screen yourself, send us the receipt and we'll reimburse you. A health check may include:

- Assessment of body mass index
- Resting blood pressure
- Urine analysis
- Cholesterol test
- Instruction in self-examination
- Advice about diet and lifestyle.

Palliative care for cancer

Our cover can provide much-needed care in a recognised facility, even if your cancer is diagnosed as terminal.

Disability compensation

If you have an accident or injury that leaves you with a permanent disability, we can provide a generous cash sum.

Travel insurance

You can be covered for additional holidays you may take. The International Travel Plan takes into account the cover for medical costs which you already enjoy under your International Health Plan – so you won't end up paying twice for health cover.

Routine pregnancy costs

While all our plans cover medical conditions that may arise during pregnancy, extending your cover to either Prestige or Prestige Plus means you'll be covered for day-to-day routine costs.

Option for our Prestige plan

If you'd like to tailor your Prestige cover even further you can choose this option:

Dental care

Add a higher dental benefit limit that includes routine care such as check-ups, scale and polish.

Prestige Plus plan

For the ultimate in protection, our Prestige Plus plan contains all the benefits of the Standard, Comprehensive and Prestige plans, plus:

Routine dental

We can pay up to 80% of routine dental work, including check-ups, scale and polish.

HIV/AIDS

Prestige Plus covers HIV (AIDS) treatment including Antiretroviral Treatment (ART).

Chinese herbal medicine

We'll provide cover for up to 15 Chinese herbal medicine treatments a year with a registered therapist.

Out-of-area cover for out-patient treatment

You'll be covered for consultations or treatments if you travel outside your area of cover without admission to hospital.

Palliative care for all illnesses

If you are diagnosed with a terminal illness, Prestige Plus will provide palliative care in a recognised facility.

Out-patient treatment, fully refunded

You'll be fully refunded on your out-patient treatment with Prestige Plus. Session limits apply.



Exclusions

What's not included in the health plans

Are there any general exclusions on our International Health Plans?

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

- Treatment of medical conditions that existed, or you had symptoms of, before joining
- If you have our Standard plan without the Out-patient option, there is no cover for out-patient physiotherapy, medical practitioner charges for out-patient consultations and complementary practitioner charges
- Treatment costs incurred as a result of engaging in, or training for, any sport for which you receive a salary or monetary reimbursement.

The following dental treatments:

- Routine check-ups (included on Prestige Plus plan and on the Dental Care option)
- Scale and polish (included on Prestige Plus plan and on the Dental Care option)
- Cosmetic treatment
- Dental treatment made necessary as a result of neglect.

- If you have Comprehensive or Standard cover, routine pregnancy and childbirth
- Ongoing, recurrent or long-term treatment of long term illnesses (usually referred to as 'chronic conditions') if you have standard cover
- Out-patient psychiatric treatment if you have Standard cover without the Out-patient option
- For treatment in UK, any in-patient or day-patient treatment, MRI, CT or PET scans or cataract surgical procedures not received in a hospital, scanning centre or facility listed on our preferred list of hospitals
- We pay most fees in full, but we only pay charges up to the average level if the person treating has in the past charged fees outside the range that is usual for the treatment they provide
- Claims if you have travelled outside your area of cover to get treatment or travelled against medical advice.

Please see the membership handbook for full details.

Contact us

Wherever you are,
we'll help connect you
to the right medical
expertise, 24/7.

axappinternational.com

'Ouch!'

Living overseas and need health care?



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