



Global healthcare

Comparing our plans

An overview of the
cover you get with
small business plans.

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On the following pages, you'll find a quick overview of our plans. It's here to help you choose a plan, or as a reminder of the cover you've already chosen.

Whichever plan you choose, all our members benefit from the same friendly, experienced personal service and fast claims payment.¹ Two of many reasons it pays to choose AXA.

Plus, the following services are included in all our plans:



Virtual Doctor service

Access to personal medical advice from experienced doctors, wherever your employees are in the world. Virtual Doctor gives them peace of mind at home or on the go.²



Evacuation and repatriation

If your employees' can't get the help they need locally, we'll make sure they get to where they need to be – and home again.



Second Opinion service

An independent second opinion from a highly qualified expert – for when your employees need reassurance.³



Extra support for a cancer diagnosis

If your employee receives a cancer diagnosis, they'll be assigned a dedicated case manager. Providing them with extra support to make sure everything goes smoothly.

Getting to know our cover

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¹ 82.1% of eligible claims submitted online between January 2024 and November 2024 were paid within two days.

² 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. 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](#).

³ The Second Medical Opinion 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](#).

The most we'll pay



The most we'll pay

Foundation

Standard

Comprehensive

Prestige

Prestige Plus

At a glance

Overall plan limit per member	Up to £100,000 / €125,000 /\$160,000	Up to £1,000,000 / €1,275,000 /\$1,600,000	Up to £1,500,000 / €1,900,000 /\$2,400,000	Up to £2,000,000 / €2,550,000 /\$3,200,000	Up to £5,000,000 / €6,375,000 /\$8,000,000
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Your excess options

Adding an excess or increasing an existing excess will lower your premiums. We offer five levels (per person, per year):

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

Cover for inpatient or day patient treatment in hospital



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Inpatient and day patient cover					
Treatment charges for surgeons, anaesthetists, physicians and consultants. Plus tests, physiotherapy and accommodation in hospital	✓	✓	✓	✓	✓
CT, MRI and PET scans	✓	✓	✓	✓	✓
Parent accommodation in a hospital <i>One parent staying with a child member under 18</i>	✓	✓	✓	✓	✓
Parent accommodation in a hotel <i>One parent while a child is in hospital</i>	£100 / €125 / \$160 a night up to £500 / €625 / \$800	£100 / €125 / \$160 a night up to £500 / €625 / \$800	£100 / €125 / \$160 a night up to £500 / €625 / \$800	£100 / €125 / \$160 a night up to £500 / €625 / \$800	£100 / €125 / \$160 a night up to £500 / €625 / \$800
Psychiatric treatment <i>As an inpatient</i>	100 days over membership lifetime	100 days over membership lifetime	100 days over membership lifetime	100 days over membership lifetime	100 days over membership lifetime
Cash benefit if you have free inpatient treatment and free hospital accommodation	✗	£100 / €125 / \$160 a night	£100 / €125 / \$160 a night	£100 / €125 / \$160 a night	£150 / €190 / \$240 a night

Cover for outpatient treatment



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Outpatient cover					
Surgery	✓	✓	✓	✓	✓
CT, MRI and PET scans	✓	✓	✓	✓	✓
Consultations	+	+	Combined limit of £3,500 / €4,460 / \$5,600	Combined limit of £5,750 / €7,330 / \$9,200	✓
Diagnostic tests including x-rays and ultrasound scans			Complimentary therapy and Chinese herbal medicine – up to £300 / €380 / \$480 from the combined limit	Complimentary therapy and Chinese herbal medicine – up to £300 / €380 / \$480 from the combined limit	✓
Psychiatric treatment					Up to 30 sessions
Physiotherapy					Up to 35 sessions
Complimentary therapy					Up to 35 sessions
Vaccinations			Vaccinations – up to £300 / €380 / \$480 from the combined limit	Vaccinations – up to £300 / €380 / \$480 from the combined limit	Up to £500 / €635 / \$800
Chinese herbal medicine					Up to 15 sessions at £100 / €125 / \$160 a session
Prescribed drugs and dressings			Up to £500 / €635 / \$800	Up to £750 / €950 / \$1,200	✓

+ Optional upgrades

Outpatient / Extended Outpatient					
Consultations	Combined limit of £2,500 / €3,200 / \$4,000	Combined limit of £1,000 / €1,275 / \$1,600	✓	Already included	Already included
Diagnostic tests including x-rays and ultrasound scans			✓		
Psychiatric treatment	Complimentary therapy and Chinese herbal medicine – up to £300 / €380 / \$480 from the combined limit	Complimentary therapy and Chinese herbal medicine – up to £200 / €250 / \$320 from the combined limit	Up to 30 sessions		
Physiotherapy			Up to 35 sessions		
Complimentary therapy	Vaccinations – up to £100 / €125 / \$160 from the combined limit	Vaccinations – up to £150 / €190 / \$240 from the combined limit	Up to £300 / €380 / \$480		
Chinese herbal medicine			Up to £300 / €380 / \$480		
Vaccinations	Up to £100 / €125 / \$160	Up to £100 / €125 / \$160	✓		
Prescribed drugs and dressings			✓		

On Comprehensive plans Extended outpatient can't be added alongside Routine pregnancy and childbirth.

Cover if you're diagnosed with cancer



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Cancer cover					
Radiotherapy and chemotherapy	✓	✓	✓	✓	✓
Chemotherapy or biological drug treatment to prevent recurrence or maintain remission	✓	✓	✓	✓	✓
Follow-up consultations <i>While you're a member on a plan that includes these. Combined outpatient limit applies to routine monitoring consultations, tests and reviews for cancer</i>	+	+	✓	✓	✓
	<i>Routine monitoring included if you add an outpatient optional extra</i>	<i>Routine monitoring included if you add an outpatient optional extra</i>			
Radiotherapy and chemotherapy cash benefit <i>When you've had free day patient or outpatient treatment</i>	£50 / €60 / \$80 a day up to £2,000 / €2,400 / \$3,200	£50 / €60 / \$80 a day up to £5,000 / €6,375 / \$8,000	£50 / €60 / \$80 a day up to £5,000 / €6,375 / \$8,000	£50 / €60 / \$80 a day up to £5,000 / €6,375 / \$8,000	£150 / €190 / \$240 a day up to £5,000 / €6,375 / \$8,000
Wigs or other temporary head coverings <i>While you're having active treatment only</i>	✗	Up to £400 / €510 / \$640	Up to £400 / €510 / \$640	Up to £400 / €510 / \$640	Up to £400 / €510 / \$640
Chemotherapy or antibiotics at home	Up to 14 days	Up to 14 days	Up to 14 days	Up to 28 days	Up to 28 days

Cover for other specific conditions



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Other specific conditions					
Chronic illness – inpatient treatment for acute flare ups	✓	✓	✓	✓	✓
Kidney dialysis – before a transplant	For 6 weeks before transplant	For 6 weeks before transplant	For 6 weeks before transplant	For 6 weeks before transplant	For 6 weeks before transplant
Chronic illness – routine follow-up consultations and monitoring	✗	✗	✓	✓	✓
Kidney dialysis – for chronic kidney failure	✗	✗	Up to £25,000 / €31,875 / \$40,000	Up to £50,000 / €63,750 / \$80,000	Up to £75,000 / €95,625 / \$120,000
Routine pregnancy and childbirth <i>A moratorium applies, please speak to an adviser for details</i>	✗	✗	+	Up to £10,000 / €12,750 / \$16,000	Up to £12,000 / €15,300 / \$19,200
Palliative care	✗	✗	✗	Cancer only – up to 30 days	Up to 30 days

+ Optional upgrades

Routine pregnancy and childbirth					
Routine pregnancy and childbirth <i>A moratorium applies, please speak to an adviser for details</i>	<i>Routine pregnancy and childbirth not available</i>	<i>Routine pregnancy and childbirth not available</i>	Up to £5,000 / €6,375 / \$8,000	<i>Already included</i>	<i>Already included</i>

On Comprehensive plans Routine pregnancy and childbirth can't be added alongside Extended outpatient.

Cover for ambulances and emergencies



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Ambulances and emergencies					
Ambulance transport to or between hospitals, or when considered medically necessary	✓	✓	✓	✓	✓
Evacuation and repatriation service	✓	✓	✓	✓	✓
Emergency inpatient and day patient treatment in the USA (if your cover doesn't include the USA already) <i>For a medical condition that starts suddenly while you're in the USA</i>	✗	Up to 6 weeks up to £10,000 / €12,750 / \$16,000	Up to 6 weeks up to £15,000 / €19,125 / \$24,000	Up to 10 weeks up to £20,000 / €25,500 / \$32,000	Up to 10 weeks up to £30,000 / €38,250 / \$48,000
Emergency outpatient treatment in the USA (if your cover doesn't include the USA already)	✗	✗	✗	✗	Up to £2,000 / €2,550 / \$3,200

Dental and optical



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Cover for your teeth and eyes					
Accidental damage to teeth	Up to £5,000 / €6,375 / \$8,000	Up to £10,000 / €12,750 / \$16,000	Up to £10,000 / €12,750 / \$16,000	Up to £10,000 / €12,750 / \$16,000	Up to £10,000 / €12,750 / \$16,000
Non-routine dental treatment <i>Such as fillings</i>	×	50% of costs up to £320 / €405 / \$510	50% of costs up to £320 / €405 / \$510	50% of costs up to £500 / €635 / \$800	80% of costs up to £3,500 / €4,450 / \$5,600
Routine dental treatment <i>Such as check ups, scale and polish</i>	×	×	+	+	
Prescription glasses and contact lenses	×	×	Up to £100 / €125 / \$160	Up to £100 / €125 / \$160	Up to £200 / €255 / \$320
Eyesight test cover	×	×	One eye test	One eye test	One eye test

+ Optional upgrades

Dental care					
Non-routine dental treatment <i>Such as fillings</i>			80% of costs up to £1,000 / €1,275 / \$1,600	80% of costs up to £1,500 / €1,900 / \$2,400	Already included
Routine dental treatment <i>Such as check ups, scale and polish</i>	Dental care not available	Dental care not available			

On Comprehensive plans Dental care upgrade can be purchased:

- by itself, or
- alongside Routine pregnancy and childbirth, or
- alongside Extended outpatient.

You can't add Dental care, Routine pregnancy and childbirth and Extended outpatient all together on the same plan.

Supporting your everyday health and wellbeing



Main cover	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Health, wellbeing and support					
Personal Medical Case Management	✓	✓	✓	✓	✓
24/7 Health Support Line	✓	✓	✓	✓	✓
Virtual Doctor service	✓	✓	✓	✓	✓
Mind Health service	✓	✓	✓	✓	✓
Second Opinion Service	✓	✓	✓	✓	✓
Spinal supports, knee braces and pneumatic walking boots	✗	Combined limit of £1,500 / €1,900 / \$2,400	Combined limit of £2,000 / €2,550 / \$3,200	Combined limit of £2,500 / €3,200 / \$4,000	Combined limit of £3,500 / €4,450 / \$5,600
External prostheses during active cancer treatment	✗				
External prosthesis to replace a body part following an accident or surgery <i>Not during active cancer treatment – see above</i>	✗	Up to £5,000 / €6,375 / \$8,000 over membership lifetime	Up to £5,000 / €6,375 / \$8,000 over membership lifetime	Up to £5,000 / €6,375 / \$8,000 over membership lifetime	Up to £5,000 / €6,375 / \$8,000 over membership lifetime
Health check	✗	£300 / €380 / \$480 towards the cost of one health check per year	£300 / €380 / \$480 towards the cost of one health check per year	£300 / €380 / \$480 towards the cost of one health check per year	£400 / €510 / \$640 towards the cost of one health check per year
Disability compensation cover <i>A lump sum paid if you have a specific type of accident that leads to a disability</i>	✗	✗	✗	Up to £50,000 / €63,750 / \$80,000	Up to £100,000 / €127,500 / \$160,000

What we don't cover



What's not covered

Like most health insurance policies, there are things our plans don't cover.

- ✗ Treatment of medical conditions you had, or had symptoms of, before you joined.
- ✗ Outpatient cover is excluded on **Foundation** and **Standard** unless you have the outpatient option.
- ✗ Routine dental check-ups for **Foundation**, **Standard**, **Comprehensive** or **Prestige**. (+ Available as an optional upgrade to **Comprehensive** and **Prestige**).
- ✗ Preventative treatment.
- ✗ The costs of arranging treatment.
- ✗ Routine pregnancy and childbirth on **Foundation**, **Standard** and **Comprehensive**. (+ Available as an optional upgrade for **Comprehensive**).
- ✗ Treatment of conditions that last a long time or come back (chronic conditions), if you're on **Foundation** or **Standard**. Unless inpatient treatment is needed for an acute flare-up.
- ✗ 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 to get treatment, or if you travel anywhere against medical advice.
- ✗ Cover in the USA, unless you've chosen to include the USA in your cover area.
- ✗ Treatment that you receive in the UK in a facility that is not listed in our Directory of Hospitals if you're on **Foundation**, **Standard**, **Comprehensive** or **Prestige**.

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.



Want to find out more?

If you have any questions about our cover,
or need help choosing a plan, speak to your intermediary
or an AXA representative.

To get more information and request a quote, call us on

+44 (0) 1892 596 422

Lines are open 8am to 5pm (UK time)

Find out more on axaglobalhealthcare.com

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