Agile, global, adaptable.
Just like you.

Global healthcare cover for businesses
with 1 - 74 employees.

Global 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, becomes a key priority as they move or work abroad.

Global Health Adapt is our modular health insurance product that moves with you, ensuring that the health of your workforce is taken care of, wherever they are in the world. 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 overseas
- ✔ A business sending employees on international assignments

Global Health Adapt will move with you.

90% of our customers choose to stay with us at renewal,[1] so you can rest assured that you're in safe and trusted hands.

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

No matter how far you take your business, we're *here for the journey*

Global 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 48 hours.[2] And if you need any help or support, our expert team are here for you.[3]

Choose cover that fits

When it comes to healthcare, one size doesn't fit all. With Global 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

You'll have a dedicated account manager to help you set up and manage your plan. They'll answer any questions and save you time, allowing you to focus on your business.

Attract and retain top talent

International health insurance is a reassurance that employees value and seek in an employer. It can help you retain your top talent and provide the support they need to take their career global.

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

Empowering your team

With Global 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.

Our **Virtual Doctor service**[4] 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 our Second Medical Opinion service.[5] Supported by a network of over 50,000 specialists,[7] 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

With access to their own online account, your employees can manage their policies in a way that suits them.

See 'Making things simple' for more details about our all-in-one app.

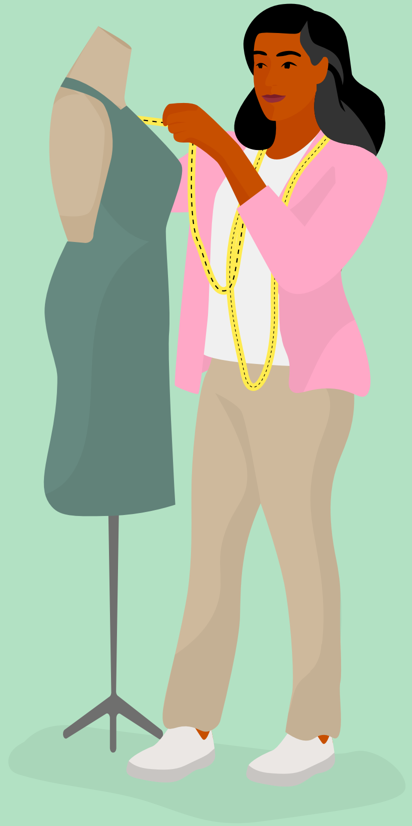
Access healthcare around the globe

With our international health plans, your team have access to a global network of healthcare providers who we can pay directly for treatment.[8]

This means less paperwork to complete and fewer out-of-pocket expenses.

24/7 health support line

If your employees have a question about their health, they can call or email our 24/7 health support line. They'll receive round-the-clock assistance from our team of experienced nurses and counsellors, plus the option to consult with pharmacists and midwives during set operating hours.[9]



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

Introduction
We're here for you
Empowering your team
Making things simple
Tailor your cover
Build your plan
Starting your journey with us
Next steps

Making things *simple*

As part of their Global Health Adapt plan, your employees will have access to our all-in-one app and healthcare payment card, which make it even easier to manage their policy and pay for treatment.

Healthcare without borders

Choosing Global Health Adapt will give your employees access to our all-in-one app. Combining policy management with personalised wellness features and medical support from our Virtual Care services.

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.

No pre-pay. No pre-loading. No pre-authorisation.

With the Global Health Adapt Outpatient Module, your employees will benefit from our innovative healthcare payment card. This gives them the ability to pay for eligible outpatient treatment from their mobile device quickly, and without using their own funds.[10]

All they need to do once they've paid is upload a photo of their invoice to the AXA Global Healthcare Card app[11] and we'll take care of the rest. It's claiming made simple.

90% of transactions have been approved at the tap of the virtual card, making healthcare payments faster and simpler.[12]

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Introduction
We're here for you
Empowering your team
Making things simple
Tailor your cover
Build your plan
Starting your journey with us
Next steps

Tailor your cover

Global 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.

Choose your area of cover

Depending on where your employees need to travel, you can choose to include or exclude the USA.

Choosing to exclude the USA from cover can help reduce your premiums. Your employees will still have emergency inpatient cover as part of their Core Module.

Decide whether to add an excess

You can choose to add an excess to your plan. This means, when making a claim, 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:

- no excess
- £100 / €125 / $160
- £250 / €320 / $400
- £500 / €640 / $800
- £1,000 / €1,275 / $1,600
- £2,000 / €2,550 / $3,200

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**
  We'll ask your employees to declare their medical history including any pre-existing conditions. We'll use this to tailor their cover.
- **Continuing Medical Exclusions**
  If your employees are joining us from a different insurer, we'll continue to cover their previous underwriting terms.
- **Medical History Disregarded**
  We'll cover pre-existing conditions or symptoms. Only available to groups covering five employees or more, subject to terms and conditions.[9]

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

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

Build your plan

Global Health Adapt gives you a selection of modules you can choose from. You'll get the Core Module included as standard with a choice of limits.

Core Module

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

£2,000,000 / €2,500,000 / $3,200,000 **or;**
£5,000,000 / €6,250,000 / $8,000,000

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
- ✔ A wide range of cancer treatments, including radiotherapy, chemotherapy, biological therapies and experimental drugs
- ✔ Cover for wigs or external prostheses
- ✔ Ambulance transport, to and between, hospitals
- ✔ Cover for accidental damage to teeth
- ✔ Emergency inpatient cover everywhere, if you've chosen Worldwide excluding USA then cover available in the USA is limited
- ✔ Employees can stay with their child if they need hospital treatment that's covered by the plan
- ✔ Inpatient psychiatric treatment
- ✔ Cash benefit when your employees receive free inpatient treatment

What's not included

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

Our plans don't cover:

- ✘ Treatment outside the selected area of cover.
- ✘ Treatment needed when your employee has travelled against medical advice.
- ✘ Treatment for injuries as a result of sports that you or your employees receive money for taking part in.
- ✘ Costs for arranging treatment, such as phone calls and travel.
- ✘ Treatment designed to prevent illness rather than treat it.
- ✘ Treatment charges that the hospital or medical practitioner would not usually and customarily charge in the country where treatment takes place.

Core Module
Outpatient Module
Drugs and Dressings Module
Health Check Module
Pregnancy and Childbirth Module
Assisted Fertility Module
Upgraded Dental Care Module
Optical Module
Semi-Private Room Module (Hong Kong only)

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

Build your plan continued

Global Health Adapt gives you a selection of modules you can choose from. You'll get the Core Module included as standard with a choice of limits.

Outpatient Module

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

£3,500 / €4,375 / $5,600* **or;**
£7,500 / €9,375 / $12,000* **or;**
£10,000 / €12,500 / $16,000** **or;**
Paid in full**

What's included:

- ✔ Medical practitioner charges for consultations
- ✔ Diagnostic tests
- ✔ Consultations for treatment of psychiatric illness
- ✔ Physiotherapy
- ✔ Vaccinations administered by a medical practitioner or nurse
- ✔ Complementary practitioner fees
- ✔ Cover for routine treatment employees have as an outpatient such as specialist consultations

For plans underwritten by AXA General Insurance (Hong Kong) Limited

You can choose from the limits above with the additional choice of including a 20% co-pay option. Choosing to include the co-pay option means we'll cover 80% of costs up to the limit you've chosen.

You'll have everything above included plus:

- ✔ Complementary practitioner fees provides cover for Chinese medicine including bone-setting, Tui-Na and Cupping therapy

What's not included

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

Our plans don't cover:

- ✘ Treatment outside the selected area of cover.
- ✘ Treatment needed when your employee has travelled against medical advice.
- ✘ Treatment for injuries as a result of sports that you or your employees receive money for taking part in.
- ✘ Costs for arranging treatment, such as phone calls and travel.
- ✘ Treatment designed to prevent illness rather than treat it.
- ✘ Treatment charges that the hospital or medical practitioner would not usually and customarily charge in the country where treatment takes place.

Important information

*£3,500 / €4,375 / $5,600 and £7,500 / €9,375 / $12,000 limits can only be chosen if the £2,000,000 / €6,250,000 / $8,000,000 Core Module limit has been selected.

**£10,000 / €12,500 / $16,000 and paid in full limits can only be chosen if the £5,000,000 / €6,250,000 / $8,000,000 Core Module limit has been selected.

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

Build your plan continued

Global Health Adapt gives you a selection of modules you can choose from. You'll get the Core Module included as standard with a choice of limits.

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:

£500 / €625 / $800 **or;**
£750 / €937 / $1,200 **or;**
£1,000 / €1,250 / $1,600 **or;**
£1,250 / €1,562 / $2,000 **or;**
Paid in full*

What's included:

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

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:

£500 / €625 / $800 **or;**
£750 / €937 / $1,200 **or;**
£1,000 / €1,250 / $1,600**

What's included:

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

Important information

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

* Paid in full Drugs and Dressings Module limit can only be chosen if the £10,000 / €12,500 / $16,000 or paid in full Outpatient Module limit has been selected.

** £1,000 / €1,250 / $1,600 Health Check Module limit can only be chosen if the £5,000,000 / €6,250,000 / $8,000,000 Core Module limit has been selected.

What's not included

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

Our plans don't cover:

✘ Treatment outside the selected area of cover.

✘ Treatment needed when your employee has travelled against medical advice.

✘ Treatment for injuries as a result of sports that you or your employees receive money for taking part in.

✘ Costs for arranging treatment, such as phone calls and travel.

✘ Treatment designed to prevent illness rather than treat it.

✘ Treatment charges that the hospital or medical practitioner would not usually and customarily charge in the country where treatment takes place.

Core Module
Outpatient Module
Drugs and Dressings Module
Health Check Module
Pregnancy and Childbirth Module
Assisted Fertility Module
Upgraded Dental Care Module
Optical Module
Semi-Private Room Module (Hong Kong only)

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

Introduction
We're here for you
Empowering your team
Making things simple
Tailor your cover
Build your plan
Starting your journey with us
Next steps

Build your plan continued

Global Health Adapt gives you a selection of modules you can choose from. You'll get the Core Module included as standard with a choice of limits.

Pregnancy and Childbirth Module

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

£5,000 / €6,375 / $8,000 **or;**
£10,000 / €12,500 / $16,000 **or;**
£15,000 / €18,750 / $24,000 **or;**
Paid in full

What's included:

- ✔ Antenatal consultations
- ✔ Postnatal consultations
- ✔ Screening and monitoring during pregnancy
- ✔ Routine childbirth

What's not included

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

Our plans don't cover:

- ✘ Treatment outside the selected area of cover.
- ✘ Treatment needed when your employee has travelled against medical advice.
- ✘ Treatment for injuries as a result of sports that you or your employees receive money for taking part in.
- ✘ Costs for arranging treatment, such as phone calls and travel.
- ✘ Treatment designed to prevent illness rather than treat it.
- ✘ Treatment charges that the hospital or medical practitioner would not usually and customarily charge in the country where treatment takes place.

Important information

The Pregnancy and Childbirth Module limits you can select depend on the Core and Outpatient Module limits you've chosen.

Covering less than 10 employees

Core Module limits	Outpatient Module	Available Pregnancy and Childbirth Module limits
£2,000,000 / €2,500,000 / $3,200,000	✓	£5,000 / €6,375 / $8,000
£5,000,000 / €6,250,000 / $8,000,000	✓	£5,000 / €6,375 / $8,000 **or** £10,000 / €12,500 / $16,000

Covering more than 10 employees

Core Module limits	Outpatient Module	Available Pregnancy and Childbirth Module limits
£2,000,000 / €2,500,000 / $3,200,000	✓ £3,500 / €4,375 / $5,600	£5,000 / €6,375 / $8,000
	✓ £7,500 / €9,375 / $12,000	£5,000 / €6,375 / $8,000 **or** £10,000 / €12,500 / $16,000
£5,000,000 / €6,250,000 / $8,000,000	✓	£5,000 / €6,375 / $8,000 **or** £10,000 / €12,500 / $16,000 **or** £15,000 / €18,750 / $24,000 **or** Paid in full

A 10 month waiting period (moratorium) applies to the Pregnancy and Childbirth Module, meaning your employee must be continuously covered by the plan for this period before they can make a claim.

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

Build your plan continued

Global Health Adapt gives you a selection of modules you can choose from. You'll get the Core Module included as standard with a choice of limits.

Assisted Fertility Module

A limit of:

£15,000 / €18,750 / $24,000

This is the maximum amount we'll pay for treatment covered under this module.

This is not an annual limit. It applies for as long as your employees, or their dependents, remain a member of a plan arranged by AXA Global Healthcare Group.

What's included:

✔ Assisted fertility treatment
This includes treatment that aims to prevent future miscarriage and covers routine cycles of proven fertility treatment

Important information

This module is only available to groups covering more than ten employees. The £5,000,000 / €6,250,000 / $8,000,000 Core Module limit and a minimum of £15,000 / €18,750 / $24,000 Pregnancy and Childbirth Module limit must also be selected.

A 24-month waiting period (moratorium) applies to the Assisted Fertility Module, meaning your employee must be continuously covered by the plan for this period before they can make a claim.

What's not included

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

Our plans don't cover:

- ✘ Treatment outside the selected area of cover.
- ✘ Treatment needed when your employee has travelled against medical advice.
- ✘ Treatment for injuries as a result of sports that you or your employees receive money for taking part in.
- ✘ Costs for arranging treatment, such as phone calls and travel.
- ✘ Treatment designed to prevent illness rather than treat it.
- ✘ Treatment charges that the hospital or medical practitioner would not usually and customarily charge in the country where treatment takes place.

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

Build your plan continued

Global Health Adapt gives you a selection of modules you can choose from. You'll get the Core Module included as standard with a choice of limits.

Upgraded Dental Care Module

This is the maximum amount we'll pay for treatment covered under this module, per person, per year.

Your choice of paid in full or 80% up to:

£1,000 / €1,250 / $1,600 **or;**
£2,000 / €2,500 / $3,200 **or;**
£3,500 / €4,375 / $5,600*

What's included:

✔ Non-routine dental treatment, such as replacing crowns

✔ Routine dental treatment, for example check-ups and scale and polish

Optical Module

A limit of:

Your choice of paid in full or 80% up to:

£300 / €375 / $480

This is the maximum amount we'll pay for treatment covered under this module, per person, per year.

A summary of what's included in the Optical Module:

✔ Prescription glasses and contact lenses

✔ One eye test a year (paid in full)

What's not included

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

Our plans don't cover:

✘ Treatment outside the selected area of cover.

✘ Treatment needed when your employee has travelled against medical advice.

✘ Treatment for injuries as a result of sports that you or your employees receive money for taking part in.

✘ Costs for arranging treatment, such as phone calls and travel.

✘ Treatment designed to prevent illness rather than treat it.

✘ Treatment charges that the hospital or medical practitioner would not usually and customarily charge in the country where treatment takes place.

Important information

The Upgraded Dental Care Module and Optical Module can only be chosen if the Outpatient Module is selected.

* £3,500 / €4,375 / $5,600 Upgraded Dental Care Module limit can only be chosen if the £5,000,000 / €6,250,000 / $8,000,000 Core Module limit has been selected.

If the Upgraded Dental Care Module is selected then it replaces the dental treatment included in the Core Module.

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

Build your plan continued

Global Health Adapt gives you a selection of modules you can choose from.
You'll get the Core Module included as standard with a choice of limits.

Semi-Private Room Module (Hong Kong only)

What's included:

- ✔ Semi-private room and treatment charges for inpatient or day patient treatment
- ✔ Single room for inpatient or day patient treatment outside of Hong Kong

What's not included:

- ✘ Single, deluxe or executive rooms aren't covered

What's not included

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

Our plans don't cover:

- ✘ Treatment outside the selected area of cover.
- ✘ Treatment needed when your employee has travelled against medical advice.
- ✘ Treatment for injuries as a result of sports that you or your employees receive money for taking part in.
- ✘ Costs for arranging treatment, such as phone calls and travel.
- ✘ Treatment designed to prevent illness rather than treat it.
- ✘ Treatment charges that the hospital or medical practitioner would not usually and customarily charge in the country where treatment takes place.

Core Module

Outpatient Module

Drugs and Dressings Module

Health Check Module

Pregnancy and Childbirth Module

Assisted Fertility Module

Upgraded Dental Care Module

Optical Module

Semi-Private Room Module (Hong Kong only)

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

Introduction

We're here for you

Empowering your team

Making things simple

Tailor your cover

Build your plan

Starting your journey with us

Next steps

Starting your journey with us

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

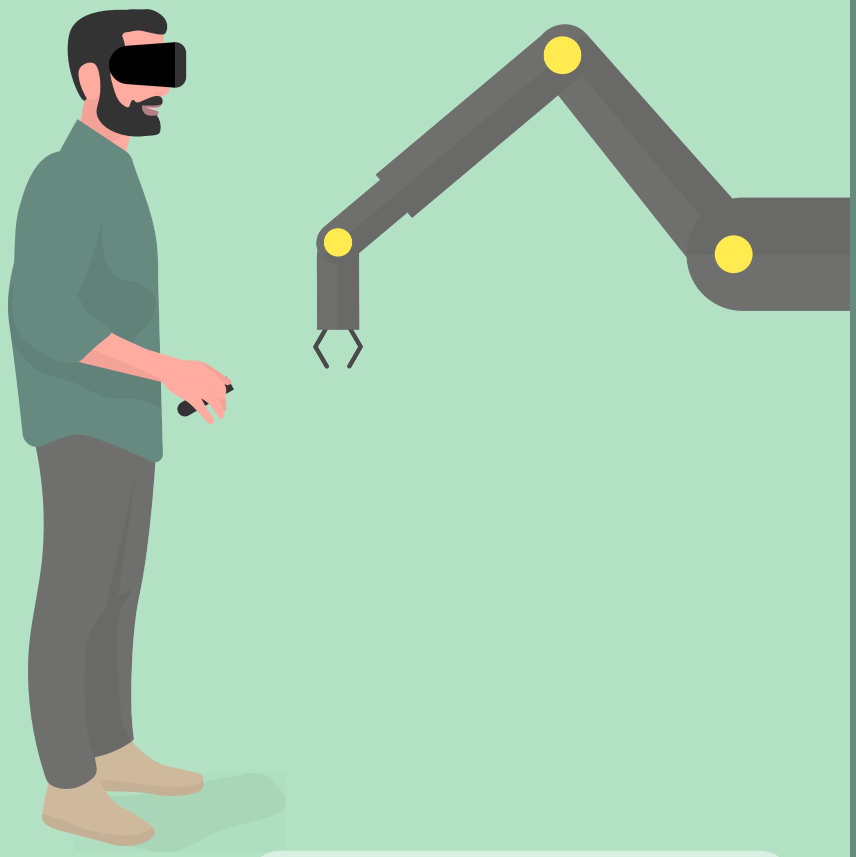
We'll set up your account

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.



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

Want us *by your side?*

Find out more about our global 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] Based on number of direct and brokered groups covering 1-74 employees as of 28 February 2025, insured by AXA PPP healthcare Limited and AXA Insurance dac.
[2] In most cases, we offer a two working-day onboarding where Medical History Disregarded has been selected as the underwriting style of the group.
[3] Lines are open 8am to 5pm (UK time), Monday to Friday.
[4] 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.
[5] 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.
[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] Teladoc Health provides access to a network of over 50,000 specialists.
[8] The AXA Select medical provider network covers 195 countries and includes more than 2.1 million facilities where we can settle bills directly as of February 2025.
[9] Nurses and counsellors are available 24/7. Pharmacists and midwives are available 8am to 8pm (UK time) Monday to Friday, 8am to 4pm (UK time) Saturdays and 8am to 12pm (UK time) Sundays.
[10] 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.
[11] The AXA Global Healthcare Card app is provided by Paysure Ltd.
[12] Transaction information since launch, during the period of February to December 2024.

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