



THE INTERNATIONAL HEALTH PLAN

Wherever I am in the world...

...I know that AXA PPP healthcare will be right there with me



PPP HEALTHCARE



Cover you can trust

We believe that what really makes AXA PPP healthcare different from other private medical insurance providers is our personal touch. We treat people the way they should be treated – as individuals, not as numbers. Not only are our employees friendly, professional and efficient, they have also made it their business to help and look after you.

Being ill is a worry in itself. But with AXA PPP healthcare you know that the right kind of help is never far away.

Please read through this brochure and if you have any questions about our cover or if you would like to join AXA PPP healthcare call us on:

+44 (0)1892 708212

8am to 8pm Monday to Friday and 9am to 1pm on Saturday.

Or visit our website: **www.axapphealthcare.com**

+44 (0)1892 708212 8am to 8pm Monday to Friday and 9am to 1pm on Saturday.

Contents	Page
AXA PPP healthcare	2
Why do I need international health insurance?	2
The International Health Plan	2
Wherever you are in the world	3
Benefits table	4
Your cover in detail	5
■ Hospital and accommodation charges	5
■ In-patient, day-patient and out-patient surgical procedures cover	6
■ Cancer cover	6
■ Cancer treatment cash benefit	6
■ Hospital-at-home	6
■ Parent accommodation	6
■ Evacuation and repatriation service	7
■ How the evacuation and repatriation service works	7
■ Out of area cover	8
■ Dental care and accidental damage to teeth	8
■ Cash benefit for each night you receive free in-patient treatment	8
■ Ambulance transport	8
■ Out-patient cover	8
■ Out-patient drugs and dressings	8
■ Optical cover	9
■ Adult Health Screen	9
■ Disability compensation cover	9
■ Pregnancy	9
■ Health Plan exclusions	10
How we can support you	11
■ Our team of Personal Advisers	11
■ Interpretation service helpline	11
■ Health at Hand	12
■ Doctor, Dental, Optical Helpline	12
■ Our Website	13
International Travel Plan	14
Your questions answered	15
What to do next	16

AXA PPP healthcare



AXA PPP healthcare is one of the longest established and largest medical insurers in Britain. The company was founded in the UK in 1940, before the establishment of the National Health Service.

Now over 65 years later, we have over two million members worldwide. The reassurance of access to private healthcare, coupled with the excellent support and service that AXA PPP healthcare aims to provide you and your family has become more important for members wherever they are in the world.

Why do I need international health insurance?

Whilst living, working or travelling outside of the UK you'll want to feel sure that should anything happen to you or your family in the way of illness or injury you'll have prompt access to private medical treatment, without the added stress of having to pay large medical bills yourself.

Quality medical insurance is especially important for people living outside of the UK, particularly where local medical facilities may be very basic or inaccessible. Private facilities are often prohibitively expensive and local hospitals may be unable to undertake the treatment you need, or to arrange transportation to the nearest available healthcare facility in an emergency.

That is why medical insurance from AXA PPP healthcare is so valuable. You need the peace of mind that the required medical facilities are always accessible to you and your family.

Our International Health Plan provides a range of options to suit your particular needs.

The International Health Plan

AXA PPP healthcare's International Health Plan has been developed and tailored to meet your needs from over 35 years of international experience. We realise that not everyone is the same and have produced three different levels of cover to satisfy the different requirements of people worldwide.

Prestige – Our top of the range plan, providing all the benefits of in-patient, day-patient, out-patient treatment and non-routine dental treatment. Prestige also offers the additional benefits of routine pregnancy cover, adult health screen, disability compensation cover and annual travel insurance.

Comprehensive – Our most popular plan and as the name suggests it provides comprehensive cover for in-patient, day-patient, out-patient treatment and non-routine dental treatment.

Standard – Specifically designed for members who do not require out-patient cover but offers similar in-patient and day-patient cover to the comprehensive option.

The International Health Plan is not just available for expatriates but also to residents living in their home country. To find out if you are eligible for the International Health Plan in your country please contact our team of Personal Advisers on **+44 (0)1892 708212** 8am to 8pm Monday to Friday and 9am to 1pm Saturday (UK time) who will be happy to answer any questions you may have.

Wherever you are in the world

Areas of cover

Depending on where in the world you reside, travel to or wish to receive treatment there are three geographical areas of cover designed to suit your needs.

Area 1

Provides worldwide cover.

Area 2

Provides cover throughout the world, except the USA and Canada.

Area 3

Provides European and other specified countries cover.

We define Europe as:

Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel Islands, Croatia, Republic of Cyprus (including Akrotiri and Dhekelia SBAs), Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Greenland, Hungary, Iceland, Ireland, Isle of Man, Italy, Kazakhstan, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, FYR Macedonia, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal (including Madeira), Romania, Russian Federation, San Marino, Serbia and Montenegro, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Tajikistan, Turkey, Turkish Republic of Northern Cyprus, Turkmenistan, Ukraine, United Kingdom of Great Britain and Northern Ireland, Uzbekistan, Vatican City State.

Whichever area of cover is selected, you can receive medical treatment not only in your country of residence, but also in any other country within the chosen area of cover.

All of our levels of cover offer you emergency out of area cover. This is explained further on page 8 of this brochure.

Benefits table

Benefit	Prestige	Comprehensive	Standard
Policy benefit	Up to £1,250,000 each year	Up to £1,000,000 each year	Up to £750,000 each year
In-patient and day-patient treatment including surgeons', anaesthetists', physicians' and consultation charges, diagnostic tests and physiotherapy	No annual maximum	No annual maximum	No annual maximum
Out-patient surgical procedures	No annual maximum	No annual maximum	No annual maximum
Radiotherapy, chemotherapy, computerised tomography, magnetic resonance imaging and positron emission tomography (brain and body scanning) received as an in-patient, day-patient or out-patient.	No annual maximum	No annual maximum	No annual maximum
Parent accommodation. Charges for one parent staying with a child member under 18.	No annual maximum	No annual maximum	No annual maximum
International emergency treatment (evacuation or repatriation service)	No annual maximum	No annual maximum	No annual maximum
Outside area of cover. Emergency treatment, or treatment of a medical condition which arises suddenly whilst outside your area of cover. Separate limit for USA/Canada.	Up to 10 weeks treatment in any year £20,000	Up to six weeks treatment in any year £15,000	Up to six weeks treatment in any year £10,000
Dental care. We will pay up to 50% of the cost incurred. The maximum we will pay in a year is:	Area 1 £600 Area 2 £500 Area 3 £400	Area 1 £400 Area 2 £320 Area 3 £240	Area 1 £400 Area 2 £320 Area 3 £240
Accidental damage to teeth	Up to £10,000 each year	Up to £10,000 each year	Up to £10,000 each year
Cash benefit for each night you receive free in-patient treatment	£100 a night	£100 a night	£100 a night
Ambulance transport for emergency transport to or between hospitals	Up to £500 each year	Up to £500 each year	Up to £500 each year
Health at Hand	Included	Included	Included
Doctor, Dental, Optical Helpline	Included	Included	Included
Interpretation service helpline	Included	Included	Included
The International Travel Plan	Included	Optional	Optional
Out-patient treatment i) Medical practitioner charges for consultations ii) Consultations and treatment for psychiatric illness iii) Complementary practitioner charges iv) Diagnostic tests and physiotherapy v) Travel and childhood vaccinations administered by a medical practitioner Combined overall limit	Complementary practitioner charges limited to £300 each year £5,000 each year	Complementary practitioner charges limited to £300 each year £3,000 each year	–
Hospital-at-home	Up to 28 days each year	Up to 14 days each year	–
Day-patient radiotherapy & chemotherapy cash benefit	£50 a day	£50 a day	£50 a day
Out-patient drugs and dressings prescribed by a medical practitioner	Up to £500 each year	Up to £200 each year	–
Optical cover	Up to £100 each year	Up to £100 each year	–
Eyesight test cover	Paid in full for one eyesight test each year	Paid in full for one eyesight test each year	–
Adult health screen	Up to £300 each year towards a health screen for each adult on the policy	–	–
Disability compensation cover	Up to £50,000	–	–
Pregnancy and childbirth (after 10 months cover)	Up to £10,000	–	–

These plans provide cover for a period of one year. We will of course provide full details of the benefits and terms of membership prior to enrolment, or they are available on request.

Your cover in detail

Policy benefit limit per person each year

- **Prestige** – Up to £1,250,000
- **Comprehensive** – Up to £1,000,000
- **Standard** – Up to £750,000

Hospital and accommodation charges

Get your hospital bills paid directly

We can settle in-patient bills directly with numerous hospitals worldwide which are listed in our international directory of hospitals. However, if you're looking to have treatment at a hospital where we don't have such an arrangement, let us know prior to treatment commencing. We may still be able to make arrangements to settle bills directly with the hospital. You then don't need to worry about having to make a pre-payment on admission to the hospital.

Third party local knowledge

In some parts of the world we operate in association with local companies that offer preferential access to, and direct settlement with, their own local network of hospitals. This relationship enables our associates to provide you with a larger choice of hospitals.

Using their expert local knowledge, our associates will help you locate appropriate hospitals in their areas, as well as confirm your cover and arrange for direct settlement to take place. Each associate also provides an English-speaking telephone line exclusively for AXA PPP healthcare members so, if you need to discuss any aspect of your cover, help is always at hand.

We currently have associates in areas such as the Caribbean, North, Central and South America, Hong Kong, Italy, Singapore and South Africa.



In-patient, day-patient and out-patient surgical procedures cover **All plans**

Hospital charges incurred during an in-patient hospital stay are covered, giving you peace of mind throughout the hospital treatment.

This includes charges for accommodation, nursing care, diagnostic tests, psychiatric treatment,* operating theatre charges and physiotherapy.

The cover also includes surgeons' and anaesthetists' bills, stays in intensive care and in-patient drugs, dressings and surgical appliances (subject to policy limits).

As there are many conditions which don't require an overnight stay in hospital, our International Health Plan also provides cover for surgical procedures when the treatment is given on a day-patient or out-patient basis.

*Please note psychiatric treatment is not available on our Standard plan for out-patients.

Cancer cover All plans

Your International Health Plan covers the investigation and active treatment of cancer. This includes radiotherapy and chemotherapy.

In addition there are some chemotherapy treatments that are given for prolonged periods of time eg Herceptin for some types of breast cancer. Such prolonged treatment normally falls outside benefit but in the case of cancer we make an exception and the use of such drugs will be covered (subject to policy limits).

Brain and body scanning All plans

When received as an in-patient, day-patient or out-patient, computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET) is included in your benefits.

These are paid in full when treated in your principle country of residence or listed in the International Directory of Hospitals.

Cancer treatment cash benefit All plans

A cash benefit of £50 a day up to £2000 a year will be paid for day-patient or out-patient radiotherapy or chemotherapy you receive free for the treatment of cancer. This is only payable if the treatment you receive would have been eligible for benefit privately under your policy.

Hospital-at-home Prestige and Comprehensive plans

Hospital-at-home is for treatment provided at home or another clinically appropriate setting for the administration of intravenous chemotherapy for the treatment of cancer or intravenous antibiotics which otherwise would require you to be admitted for in-patient or day-patient treatment. This means you can be treated in the comfort of your own home up to the benefit limits of your policy.

Parent accommodation All plans

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

International emergency treatment (evacuation and repatriation service) All Plans

As well as the private healthcare aspect of your plan, AXA PPP healthcare also gives you access to the overseas evacuation or repatriation service, which provides emergency medical advice and assistance wherever you are in the world, 24 hours a day 365 days a year.

This means that in the case of an emergency and if in the opinion of an appointed doctor, you can't get the prompt in-patient treatment you need locally, we will arrange to move you to the nearest appropriate facility where it is available. Whether that's to another country, your principal country of residence or back to the UK, it's just a phone call away and a core benefit of all our plans.

So, if you need emergency treatment, wherever you are in the world, AXA PPP healthcare will assist you to get the treatment you need. And in the unfortunate event of an AXA PPP healthcare member dying, we will also arrange and pay for the cost of bringing their body back to a port or airport in their principal country of residence or the UK.

An example of how the evacuation and repatriation service works

29 May

As AXA PPP healthcare members, living in France, Mr and Mrs West had purchased AXA PPP healthcare's International Health Plan. They were on holiday in Mauritius in 2003, when, the day before they were due to fly back home, Mr West, who is 39, suddenly experienced severe abdominal pain and was immediately admitted to the Clinique du Nord.

Mrs West contacted AXA PPP healthcare's emergency helpline for advice and information about the suitability of the hospital, and to discuss the treatment her husband required. The evacuation or repatriation service was contacted and it was decided that, due to the severity of inflammation, Mr West should undergo emergency surgery to remove his gall bladder. Mrs West was given accommodation at the Clinique du Nord, so that she could visit her husband easily and regularly.

In consultation with the treating medical officer and our co-ordinating doctor, it was agreed that if there were no post operative complications, he would be fit to travel 10 days later.

9 June

After regular monitoring of Mr West's condition, our co-ordinating doctor contacted the treating medical officer at the hospital who confirmed that Mr West was improving and would assess the situation and give a recommendation for his travel requirements.

10 June

Mr West was declared fit to travel providing he was upgraded to business class and had a non medical escort with wheelchair assistance. As his return trip had been delayed because of his illness, we made all the necessary arrangements to change and upgrade his ticket to business class, provide his wheelchair assistance and arranged for his wife to travel with him as a non medical escort. His flight was confirmed for the 12 June when they both returned to the UK.

This is a genuine customer case study, although the names have been changed to protect the member's confidentiality.

Out of area cover All plans

Out-of-area cover gives you the reassurance that you will be covered in countries outside your chosen area of cover whether travelling on business or for pleasure. While there are limits to the amounts you can claim, this does provide you with both in-patient and out-patient cover for emergency treatment of sudden illness.

Dental care and accidental damage to teeth All plans

Visiting a dentist can be a concern in itself without having to pay a huge bill at the end of the treatment. That's why we will pay 50% of the costs incurred up to an annual maximum. These benefits limits are detailed in the benefits table on page 4 and these are to certain areas.

Our plans cover all dental treatment, with the exception of routine check-ups and cosmetic work, provided you visit your dentist on a regular basis.

We also cover the cost of accidental damage to teeth for the value of up to £10,000 each year.

Cash benefit for each night you receive free in-patient treatment All plans

If you obtain free in-patient hospital treatment, through a state system for example, then we'll pay you a cash sum for every night you have to stay in a hospital bed. The money is paid direct to you – and you can spend it how you wish.

Ambulance transport All plans

AXA PPP healthcare covers the cost of a road ambulance for emergency transport to or between hospitals, if your medical practitioner says it's necessary (subject to policy limits).

Out-patient cover Prestige and Comprehensive plans

A range of out-patient benefits is provided on our Comprehensive and Prestige plans, including medical practitioners' consultation charges, diagnostic tests and physiotherapy. Travel and childhood vaccinations are also covered under this benefit when they are administered by a medical practitioner. Out-patient cover on the Standard Plan is limited to surgical procedures only.

Out-patient drugs and dressings Prestige and Comprehensive plans

Costs for out-patient drugs and dressings can in certain cases add up to a lot of money. Our Prestige and Comprehensive plans will cover reasonable costs of prescribed medicines as indicated in the benefits table. This benefit is also applicable whether you have recently received in-patient treatment or not. This means that medicines such as antibiotics, ointments, eye-drops and steroids would be covered if these have been prescribed by your medical practitioner. This benefit does not apply to out-patient drugs and dressings prescribed for you by a medical practitioner in the United Kingdom.

Optical cover *Prestige and Comprehensive plans*

We will pay up to £100 (each year) as a contribution towards the cost of prescription spectacles and contact lenses needed to correct vision, and also for one eyesight test each year for each person covered on the policy.

Adult health screen *Prestige plans*

Because we want to help you to stay healthy, we offer members of our Prestige plan up to £300 each year as a contribution towards the cost of an adult routine physical examination or screening. As an example, a male health screen may include assessment of body mass index, resting blood pressure, urinalysis, cholesterol test and PSA test for risk of prostate cancer. A female health screen may include breast examination and instruction in self-examination, pelvic examination, cervical smear, body mass index, resting blood pressure, urinalysis, haemoglobin test and cholesterol test.

Disability compensation cover *Prestige plans*

In the event of an accident or injury which leaves you with a permanent disability, the Prestige Plan gives you a generous cash sum of up to £50,000.

Pregnancy

We recognise the importance of offering pregnancy cover, especially to International members and that is why we provide cover for routine costs associated with pregnancy and childbirth on our Prestige plan.

Our Comprehensive and Standard options provide cover for certain medical conditions which may arise during pregnancy and childbirth.

Full details of the pregnancy benefits and rules will be provided prior to enrolment or are available on request.



Are there any general exclusions on your International Health Plans?

Our International Health Plans are designed to cover treatment of medical conditions that respond quickly to treatment – known as acute conditions. There are a number of exclusions and limitations of the plans and this is just a summary:

- Treatment of medical conditions that existed, or you had symptoms of, before joining.
- If you have Standard there is no cover for out-patient physiotherapy, medical practitioner charges for out-patient consultations and complementary practitioner charges.
- Treatment of injuries sustained from playing professional sport or from any activity listed as one of the sports not covered.
- The following dental treatments:
 - routine check-ups
 - scale and polish
 - cosmetic treatment
 - dental treatment made necessary as a result of neglect.
- If you have Comprehensive or Standard cover, routine pregnancy and childbirth or complications of pregnancy and childbirth, except for a small number of specified medical conditions.
- 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.
- 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 in the Directory 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.

How we can support you



Our team of Personal Advisers

At AXA PPP healthcare, we are committed to providing excellent customer service. That is why we provide members with access to a team of multilingual Personal Advisers, whose role is to help with any aspect of your health cover from making a claim or adding an additional family member to explaining how the various plans and benefits can help you. It is their job to ensure that you receive the information and assistance that you require.

Our team of Personal Advisers provides valuable support for our members and are there to relieve some of the anxiety involved when you are ill. They are available Monday to Friday 8am to 8pm and Saturday 9am to 5pm (UK time).

Interpretation service helpline

If you find yourself in hospital, the last thing you want to worry about is making yourself understood – or being able to understand your doctor's diagnosis.

That's why AXA PPP healthcare is delighted to offer its international members a telephone interpretation service as part of their healthcare cover. This service carries no additional cost, apart from the price of a phone call.

Here's how it works. If you're in hospital and need an interpreter to help you, simply call the interpretation service at any time of day or night. They'll arrange for a skilled interpreter to come on the line to assist you.

They can also set up a conference call with up to five different lines, so that friends and family can listen in (putting their minds at rest, as well as your own). Plus there's an additional document translation service, available at an extra charge.

Health at Hand

As a member you will have access to our health information service, Health at Hand. All calls are made in complete confidence.

Supported by one of the largest electronic medical libraries in Europe, you can get free, immediate help and information 24 hours a day, 365 days a year. Although this award winning service isn't there to replace your doctor, it's reassuring to know you can pick up the phone and talk to a professional whenever you wish. They can also send free fact sheets and leaflets on a wide range of medical issues, conditions and treatments.

This distinctive service is staffed by:

- *Registered nurses, midwives and pharmacists who have over 300 years' combined experience.*
- *Counsellors who have at least five years' post qualification experience and are specially chosen with the skills to handle issues confidentially over the telephone.*

To make things easier when you call, Health at Hand is split into the following 'clinics':

- *Family Clinic – babies, toddlers, teenage trouble, pregnancy or retirement.*
- *Care and Counselling Clinic – stress, addiction, depression or bereavement.*
- *Pills and Prescriptions Clinic – medicines, side effects and pain relief.*
- *Travel Clinic – inoculations, taking children abroad and medical advice by country.*
- *Healthy Living Clinic – exercise, diet, drinking, smoking and cholesterol control.*
- *Men's Health Clinic – prostate issues, testicular cancer, impotence and fertility.*
- *Women's Health Clinic – fertility, screenings, menopause and osteoporosis.*

Health at Hand does not take the place of your medical practitioner, nor does it diagnose or prescribe.

Doctor, Dental, Optical Helpline

In addition to Health at Hand, we offer the services of our 24-hour, 365 days a year, Doctor, Dental, Optical Helpline. If you need to seek medical advice abroad, it can be very reassuring to know where to find English-speaking practitioners. Through this service, we offer details of local English-speaking doctors, dentists and opticians.



Our Website

www.axapphealthcare.com

Our website is a comprehensive online resource providing free advice and information to members worldwide on a variety of family and personal health matters. There are a number of different services available including:

Apply Online – This facility is easy to use, enabling you to simply follow the steps and apply for an International Health Plan online.

Product information – View detailed information on our International Health Plans and Travel Plan.

Claiming – Claim forms available to download in 20 different languages. Also available are details on the claiming process and use of our online claims tracing facility.

Receiving treatment – View the International Directory of Hospitals online. This contains contact details of hospitals in the UK and worldwide with whom we have a direct settlement agreement.

Contact us – Email our team of Personal Advisers with queries, or access our confidential secure messaging service designed specifically for our international members. This service will give you the answers you need in relation to your cover at a time that's convenient for you.

Health information – Our website provides free access to more than 150 health fact sheets written by healthcare professionals. These fact sheets cover ailments ranging from stress and migraines to useful information on travel vaccinations, and are designed to explain medical information in plain English.

Living Abroad country information – This dedicated section of our website provides facts and figures about different countries throughout the world. Whether you are moving, working or travelling, and require relocation assistance or lifestyle information, be sure to find the information you need in this section of our website.





International Travel Plan

AXA PPP healthcare's International Travel Plan takes into account the cover for medical costs which you already enjoy under your International Health Plan. This means you will not end up paying twice for health cover. Instead you'll enjoy a full year of travel insurance for a remarkably low price.

International Travel Plan benefits include:

- *up to 95 days; cover for each trip away from your country of residence*
- *£2,000,000 personal liability cover*
- *£25,000 for personal accident*
- *£25,000 legal expenses*
- *£5,000 for loss of deposit, cancellation charges or curtailment of trip*
- *£3,000 additional travel and accommodation expenses*
- *£2,000 extended delay*
- *£1,500 for loss/theft of personal baggage or effects*
- *£1,000 missed departure*
- *£500 for loss/theft of personal money, cheques or travellers' cheques*
- *£250 loss of passport*
- *£100 for delayed departure*
- *Travel Information Line.*

(All sums shown are maximum levels of cover and terms and conditions apply).

On Prestige, the International Travel Plan is automatically included. If however you decide on the Comprehensive or Standard option but do wish to include travel insurance please tick the relevant box on your application form.

Your questions answered



Will I need a medical examination to join AXA PPP healthcare?

No. We do however, require details of your past medical history on the application form.

Private medical insurance normally covers only new medical conditions. Does this mean I won't be covered for any illnesses I've had in the past?

In the majority of cases you will not be covered for medical conditions you've had in the past. However, please give us full details of any past medical conditions so we can make a fair decision on your cover and advise you of any specific exclusions.

How quickly can I become an AXA PPP healthcare member?

Cover is instant, if you wish – whether you're already abroad without cover or planning to leave the UK soon. A simple phone call to us on **+44 (0)1892 612 080** can sort it out on the spot.

Can I continue my cover if I return to the UK?

Certainly. Just call our team of Personal Advisers and they'll arrange to transfer your International Health Plan cover to one of AXA PPP healthcare's UK plans. As we've all your records on file, we'll be able to advise you on the best plan to suit your needs.

How can I be sure that I'm covered before I go ahead with treatment?

Just call our team of Personal Advisers and tell them about your proposed treatment. They'll confirm your cover before you incur any treatment costs

Can you insure me if I am living in my home country?

The International Health Plan is not just available to expatriates but local nationals residing in any of over twenty different countries. To find out if you are eligible for the International Health Plan in your country please contact our team of Personal Advisers who are happy to answer any questions you may have, the number can be found in the contacts section.

Can you cover my children too?

Certainly. You can put any unmarried children under the age of 21 on your policy for an additional premium. Cover continues once they reach the age of 21 provided they are living with you and remain unmarried. The full adult premium for their age will then apply.

How often can I claim?

You can claim as many times in a year as you like although benefit limits may apply.

What to do next



Having read the brochure:

- Step one** Choose the plan that best suits your needs and circumstances.
- Step two** Choose the area of cover you require.
- Step three** Select the International Travel Plan if you'd like to include it as an optional add-on (this is automatically included on the Prestige plan).
- Step four** Complete and check all your personal details on the enclosed application form, including your telephone number and the people you wish to cover.
- Step five** Complete and check the medical history section of the application form as fully as possible.
- *If our Medical Underwriting Department has a query concerning your application, they may contact you or your medical practitioner for clarification. It is important that you are very specific and take great care when declaring your medical history. For example, if you have suffered from a 'slipped disc', please state that, rather than the more general 'back problems'. If in doubt as to the specifics of a condition, ask your doctor. Or if you need any help completing the application form, please call our team of Personal Advisers who will be happy to help you.*
- Step six** Sign and date the policyholder's declaration on the application form.
- Step seven** Choose how you wish to pay. You can pay your premiums either monthly, quarterly or annually by Direct Debit through a UK bank or by VISA or Mastercard credit cards.
- *Pay your premium annually and you'll get a 5% discount. You can also pay annually with a Sterling cheque drawn on a UK bank account or by Sterling Bankers Draft.*
 - *All premiums are payable in Pounds Sterling.*
 - *Please make cheques payable to AXA PPP healthcare.*
- Step eight** Send your application back to AXA PPP healthcare in the enclosed postage paid envelope.

Remember, do not hesitate to contact a member of our friendly and knowledgeable team at any point in the process and they will be happy to assist you in choosing the right plan for you on

+44 (0)1892 708212

8am to 8pm Monday to Friday and 9am to 1pm on Saturday.

Or visit our website: **www.axapphealthcare.com**

While you get on with your life, let us take care of your healthcare needs.
Whether it's paying for medical treatment, providing information and advice or helping to improve your lifestyle, we can help.

At AXA PPP healthcare we are dedicated to supporting you.

INTERNATIONAL HEALTH PLAN

INTERNATIONAL TRAVEL PLAN

JERSEY HEALTH PLAN

GUERNSEY HEALTH PLAN

www.axapphealthcare.com



PPP HEALTHCARE

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AXA PPP healthcare, International Sales, Phillips House, Crescent Road, Tunbridge Wells, Kent TN1 2PL, United Kingdom
Telephone +44 (0) 1892 772 002. Fax +44 (0) 1892 772 336. Email us through www.axapphealthcare.com/internationalmember
AXA PPP healthcare limited. Registered Office: 5 Old Broad Street, London EC2N 1AD, United Kingdom. Registered in England No. 3148119
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In order to maintain a quality service, telephone calls may be monitored or recorded