

# Summary of benefits

A simple chart to help you choose  
the level of cover that suits you



# Summary of Benefits

The four options you can choose from	Prestige Plus	Prestige	Comprehensive	Standard
<b>Annual policy benefit limits</b>	Up to £3,000,000/€3,825,000/ \$4,800,000 each year	Up to £2,000,000/€2,550,000/ \$3,200,000 each year	Up to £1,500,000/€1,900,000/ \$2,400,000 each year	Up to £750,000/€950,000/ \$1,200,000 each year
<b>In-patient cover</b>				
In-patient and day-patient treatment including surgeons', anaesthetists', physicians' and consultants' charges, diagnostic tests and physiotherapy	No annual maximum	No annual maximum	No annual maximum	No annual maximum
Cash benefit for each night you receive free in-patient treatment	£150/€190/\$240 a night	£100/€125/\$160 a night	£100/€125/\$160 a night	£100/€125/\$160 a night
Parent accommodation. Charges for one parent staying with a child member under 18	Paid in full	Paid in full	Paid in full	Paid in full
In-patient psychiatric treatment	100 days per lifetime membership	100 days per lifetime membership	100 days per lifetime membership	100 days per lifetime membership
<b>Out-patient cover</b>				
Out-patient surgical procedures	No annual maximum	No annual maximum	No annual maximum	No annual maximum
Out-patient treatment. Combined overall limit i) Medical practitioner charges for consultations ii) Consultations and treatment for psychiatric illness iii) Complementary practitioner charges iv) Diagnostic tests and physiotherapy v) Vaccinations administered by a medical practitioner or nurse	No annual maximum Up to 30 psychiatric visits, 35 physiotherapy sessions and 35 complementary practitioner sessions. £500/€635/\$800 limit on vaccinations	£5,000/€6,375/\$8,000 Complementary practitioner charges limited to £300/€380/\$480 each year. £300/€380/\$480 limit on vaccinations	£3,000/€3,825/\$4,800 Complementary practitioner charges limited to £300/€380/\$480 each year. £300/€380/\$480 limit on vaccinations	Optional
Chinese herbal medicine	Paid in full Up to 15 sessions at £100/€125/\$160 per session	Included within complementary practitioner benefit limit	Included within complementary practitioner benefit limit	Not included
Out-patient drugs and dressings prescribed by a medical practitioner	Paid in full	Up to £500/€635/\$800	Up to £200/€255/\$320	Not included
<b>Brain and Body Scans</b>				
Computerised tomography (CT scan), magnetic resonance imaging (MRI scan) and positron emission tomography (PET scan). Received as an in-patient, day-patient or out-patient	No annual maximum	No annual maximum	No annual maximum	No annual maximum
<b>Cancer cover</b>				
i) Radiotherapy and chemotherapy. Received as an in-patient, day-patient or out-patient	No annual maximum	No annual maximum	No annual maximum	No annual maximum
ii) Drug treatment to prevent recurrence of cancer	No annual maximum	No annual maximum	No annual maximum	No annual maximum
iii) Experimental drug treatments as part of an ethically approved drug trial	No annual maximum	No annual maximum	No annual maximum	No annual maximum
iv) Follow-up consultations	Membership lifetime	Membership lifetime	Membership lifetime	Not included
Hospital-at-home	Up to 28 days	Up to 28 days	Up to 14 days	Not included
Purchase of wigs	Up to £150/€190/\$240	Up to £150/€190/\$240	Up to £150/€190/\$240	Up to £150/€190/\$240
Day-patient radiotherapy & chemotherapy cash benefit	£150/€190/\$240 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	£50/€60/\$80 a day up to £5,000/€6,375/\$8,000
<b>Chronic cover</b>				
Routine follow up consultations and 120 day limit on in-patient treatment	Included	Included	Included	Not included
Kidney dialysis. In-patient, day-patient or out-patient treatment	Up to £75,000/€95,625/\$120,000	Up to £50,000/€63,750/\$80,000	Up to £25,000/€31,875/\$40,000	Not included
<b>Pregnancy cover</b>				
Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)	Up to £12,000/€15,300/\$19,200	Up to £10,000/€12,750/\$16,000	Not included (Optional on corporate schemes)	Not included
<b>HIV/AIDS</b>				
HIV/AIDS treatment including Antiretroviral Treatment (ART)	Up to £40,000/€51,000/\$64,000	Not included	Not included	Not included
<b>Palliative care</b>	Up to 30 days	Up to 30 days (Cancer diagnosis only)	Not included	Not included

The four options you can choose from	Prestige Plus	Prestige	Comprehensive	Standard
<b>Emergency cover</b>				
Emergency treatment in the USA. Emergency in-patient and day-patient treatment which arises suddenly whilst you are in the USA. Applicable only for plans with worldwide excluding USA area of cover	Up to 10 weeks up to a limit of £30,000/€38,250/\$48,000	Up to 10 weeks up to a limit of £20,000/€25,500/\$32,000	Up to 6 weeks up to a limit of £15,000/€19,125/\$24,000	Up to 6 weeks up to a limit of £10,000/€12,750/\$16,000
Out-patient treatment whilst you are in the USA	Up to £2,000/€2,550/\$3,200	Not included	Not included	Not included
Ambulance transport for emergency transport to or between hospitals	Up to £700/€890/\$1,120	Up to £500/€635/\$800	Up to £500/€635/\$800	Up to £500/€635/\$800
Evacuation and repatriation service (International emergency in-patient treatment)	Included	Included	Included	Included
<b>Health and wellbeing cover</b>				
Non-routine dental care. For example, replacing crowns	80% up to £3,500/€4,450/\$5,600	50% up to £500/€635/\$800	50% up to £320/€405/\$510	50% up to £320/€405/\$510
Routine dental care. For example, check ups, scale and polish		Optional	Optional	Not included
Accidental damage to teeth	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
Optical cover	Up to £200/€255/\$320	Up to £100/€125/\$160	Up to £100/€125/\$160	Not included
Eyesight test cover	Paid in full for one eyesight test	Paid in full for one eyesight test	Paid in full for one eyesight test	Not included
Health check	Up to £400/€510/\$640 each year towards one health check for each member on the policy	Up to £300/€380/\$480 each year towards one health check for each member on the policy	Not included	Not included
Disability compensation cover	Up to £100,000/€127,500/\$160,000	Up to £50,000/€63,750/\$80,000	Not included	Not included
External prosthesis	Up to £3,500/€4,450/\$5,600	Up to £2,500/€3,200/\$4,000	Up to £2,000/€2,550/\$3,200	Up to £1,500/€1,900/\$2,400
<b>Support and helplines</b>				
Health at Hand	Included	Included	Included	Included
Security Helpline (For Personal and Small Corporate schemes)	Included	Included	Included	Included
Doctor, Dental, Optical helpline	Included	Included	Included	Included
Interpretation service helpline	Included	Included	Included	Included
<b>Personal Medical Case Management</b>	Included	Included	Included	Included
<b>International Travel Plan</b>	Included	Included	Optional	Optional

## Excess

You can help control the cost of your premium by adding an excess to your policy. We offer five levels of excess, per person, per year.

Excess amounts:

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

## Exclusions: What's not included in the 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:

- Pre-existing medical conditions; options to include these are available for company schemes of five or more
- Routine dentist check-ups for Standard, Comprehensive or Prestige plans (available as an add-on to Comprehensive and Prestige plans)
- Routine pregnancy and childbirth for Standard or Comprehensive plans (unless the routine pregnancy add-on is purchased with Comprehensive)
- Preventative treatment
- Ongoing, recurrent or long-term treatment of long-term illnesses (usually referred to as chronic conditions) if you have standard cover
- Treatment costs incurred as a result of engaging in, or training for, any sport for which you receive a salary or monetary reimbursement.

Full details of what members are and are not covered for are provided in the membership handbook, or are available on request.

# Add-ons

Once you've chosen your level of cover, you can choose from our optional add-ons.

## The add-ons available for each level are below

### Prestige Plus

<b>Ship to shore cash benefit</b> Covering the cost of emergency evacuation off a ship	Up to £25,000/€32,000/\$40,000
---	--------------------------------

### Prestige

<b>Dental Care</b> Increased dental benefit including the addition of routine care such as check-ups, scale and polish	80% up to £1,500/€1,900/\$2,400
<b>Ship to shore cash benefit</b> Covering the cost of emergency evacuation off a ship	Up to £25,000/€32,000/\$40,000

### Comprehensive

<b>Routine pregnancy cover</b> For corporate schemes only, cannot be purchased alongside the Dental Care add-on. Extend your employees cover to include day-to-day routine pregnancy and childbirth costs	Up to £5,000/€6,375/\$8,000
<b>Dental Care</b> For corporate schemes only. Increased dental benefit including the addition of routine care such as check-ups, scale and polish	80% up to £1,000/€1,275/\$1,600
<b>International Travel Plan</b> Annual business travel and holiday cover that takes into account the medical cover you already have – so you don't end up paying twice	Up to 95 days outside your principal country of residence
<b>Ship to shore cash benefit</b> Covering the cost of emergency evacuation off a ship	Up to £25,000/€32,000/\$40,000

### Standard

<b>Out-patient treatment</b>	
Medical practitioner charges for consultations	These benefits have a combined overall limit of £750/€950/\$1,200
Consultations and treatment for psychiatric illness	
Complementary practitioner charges including Chinese herbal medicine	Complementary practitioner charges limited to £200/€250/\$320
Diagnostic tests and physiotherapy	Vaccinations are limited to £150/€190/\$240
Vaccinations administered by a medical practitioner or nurse	
<b>International Travel Plan</b> Annual business travel and holiday cover that takes into account the medical cover you already have – so you don't end up paying twice	Up to 95 days outside your principal country of residence
<b>Ship to shore cash benefit</b> Covering the cost of emergency evacuation off a ship	Up to £25,000/€32,000/\$40,000

To find out more about our International Health Plan visit [axappinternational.com](http://axappinternational.com) or speak to your financial intermediary.