

Summary of benefits

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



Summary of Benefits

The four levels of cover you can choose from	Prestige Plus	Prestige	Comprehensive	Standard
Annual policy benefit allowance	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
In-patient cover				
In-patient and day-patient treatment including surgeons', anaesthetists', physicians' and consultants' charges, diagnostic tests and physiotherapy	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance
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
Out-patient cover				
Surgical procedures	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance
Medical practitioner charges for consultations	No annual maximum within the overall policy benefit allowance	A combined overall limit of £5,000/€6,375/\$8,000 £300/€380/\$480 limit on complementary practitioner charges. £300/€380/\$480 limit on vaccinations	A combined overall limit of £3,000/€3,825/\$4,800 £300/€380/\$480 limit on complementary practitioner charges. £300/€380/\$480 limit on vaccinations	Not included - optional add-on available
Diagnostic tests	No annual maximum within the overall policy benefit allowance			
Consultations and treatment for psychiatric illness	Paid in full up to 30 visits			
Physiotherapy	Paid in full up to 35 sessions			
Complementary practitioner charges	Paid in full up to 35 sessions			
Vaccinations and their administration by a medical practitioner or nurse	Up to £500/€635/\$800 each year			
Chinese herbal medicine	Paid in full up to 15 sessions at £100/€125/\$160 per session.	Included within the complementary practitioner benefit limit	Included within the complementary practitioner benefit limit	
Out-patient drugs and dressings prescribed by a medical practitioner	No annual maximum within the overall policy benefit allowance	Up to £500/€635/\$800 each year	Up to £200/€255/\$320 each year	
Brain and Body Scans				
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 within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance
Cancer cover				
i) Radiotherapy and chemotherapy. Received as an in-patient, day-patient or out-patient	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance
ii) Drug treatment to prevent recurrence of cancer (excluding pre-existing conditions)	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance
iii) Experimental drug treatments as part of an ethically approved drug trial	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance	No annual maximum within the overall policy benefit allowance
iv) Follow-up consultations	Membership lifetime	Membership lifetime	Membership lifetime	Not included – optional add-on available
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/€6,000/\$8,000	£50/€60/\$80 a day up to £5,000/€6,000/\$8,000	£50/€60/\$80 a day up to £5,000/€6,000/\$8,000
Chronic cover				
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	£75,000/€95,625/\$120,000	Up to £50,000/€63,750/\$80,000	Up to £25,000/€31,875/\$40,000	Not included
Pregnancy cover				
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 small corporate schemes)	Not included
HIV/ AIDS – HIV/AIDS treatment including Antiretroviral Treatment (ART)	Up to £40,000/€51,000/\$64,000	Not included	Not included	Not included

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Palliative care	Up to 30 days	Up to 30 days (Cancer diagnosis only)	Not included	Not included
Emergency treatment				
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
Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)	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
Health and wellbeing cover				
Non-routine dental care. For example, replacing crowns	80% of costs incurred up to £3,500/€4,450/\$5,600	50% of costs incurred up to £500/€635/\$800	50% of costs incurred up to £320/€405/\$510	50% of costs incurred up to £320/€405/\$510
Routine dental care. For example, check ups, scale and polish		Not included – optional add-on available	Not included – optional add-on available	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 towards a health check for each member on the policy	Up to £300/€380/\$480 each year towards a 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
Support and helplines				
Health at Hand	Included	Included	Included	Included
Security Hotline	Included	Included	Included	Included
Doctor, Dental, Optical helpline	Included	Included	Included	Included
Interpretation service helpline	Included	Included	Included	Included
Personal Medical Case Management	Included	Included	Included	Included
International Travel Plan	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. Like most health insurance policies, there are a number of exclusions and limitations on the plans and this is just a summary of the most significant exclusions and limitations:

- 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 on Standard or Comprehensive plans (available as an add-on to Comprehensive plans for corporate schemes only)
- Preventative treatment
- Ongoing, recurrent or long-term treatment of long-term illnesses (usually referred to as Chronic conditions) if you have the Standard plan
- 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).

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

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

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

Comprehensive

Routine pregnancy cover For small 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
Dental Care 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
International Travel Plan Annual business travel and holiday cover, you don't pay twice on medical cover as this is covered by your International Health Plan.	Up to 95 days outside your principal country of residence
Ship to shore cash benefit Covering the cost of emergency evacuation off a ship	Up to £25,000/€32,000/\$40,000

Standard

Out-patient treatment	£750/€950/\$1,200 Complementary practitioner charges limited to £200/€250/\$320 Vaccinations are limited to £150/€190/\$240
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	Up to 95 days outside your principal country of residence
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	
Ship to shore cash benefit Covering the cost of emergency evacuation off a ship	

To find out more about our International Health Plan visit
axappppinternational.com
or speak to your financial intermediary.