



**What you can  
expect from us**





## Your access to specialists and private care



We hope you'll never need to see inside a private hospital, but if you do, you can be sure you're putting your health in the hands of expert specialists.

You'll also appreciate just how the little things like eating great food and having your own room make such a big difference to getting you back to health, and work, faster.

Everything is designed to help you get better, whether your stay is long or short. You'll also find that the nurses and staff have that extra time needed to make you feel at home.

- **Over 250 hospitals and 400 scanning centres**

Means you're never far from where you need to be.

- **With access to over 24,000 specialists**

You can relax knowing that you will be seen by an expert in their field.

- **Great food, plus your own en suite room, with TV, phone and usually Wi-Fi**

To help you stay connected.

- **Free parking at many hospitals**

Because the last thing you want to worry about is battling for a spot then hunting for the right change.



## Fast Track Appointments

When your GP refers you or one of your team for treatment, we can find the right specialist, at the right time and place for you.

What you can expect from us

### All you need to do



To find the right specialist for you:

- **If your GP recommends specialist treatment**

Ask for an 'open referral' – which is a referral that doesn't name an individual specialist.

- **As soon as you've seen your GP, call us.**

- **We can give you a choice of up to three specialists**

All experts in their field and we can even book the appointment, making it simpler and hassle free.



**The service I received from the Fast Track team was excellent. They gave me a choice of consultants at various hospitals and various dates. So I got an appointment that suited me perfectly. I can't thank them enough.**

Mr G Cosker, North Lanarkshire



### We'll do the rest



- **We're ready to help you, just call us**

If you need to see a specialist, ask your GP for an open referral, and then call us. We'll tell you what you're covered for, and help you make the most of your membership by taking care of everything for you.

- **We'll make sure you see the right specialist for you**

Our Fast Track Appointments team can use their expertise to help you choose an appropriate specialist from our extensive network. You can relax knowing that you'll be seen by an expert in their field, at a time and place to suit you.

- **We'll make it quick, convenient and easy**

Letting us find the right specialist for you is simple and stress-free, and can be much faster than doing it yourself – especially if you don't know where to start – we can even book the appointment for you if you wish. We aim to have booked your appointment within 24 hours.

- **We're here for you**

Our advisers are highly-trained, efficient and backed by a team of medical experts. First and foremost, they're here to help and support you.







## Our heart and cancer commitment market-leading cover and care



We are committed to better care and support for the conditions that worry our members most: heart disease and cancer.

Despite all the advances of modern medicine, these are still the words you never want to hear from your doctor. They are also two conditions that have seen dramatic improvements in treatment and survival rates over the last few years, with new treatments and drugs constantly making headlines.

With these advances and changes to the way people are treated, the needs of our members have changed too. With increasing survival times\*, people are more likely to need treatment and care for longer. It's vital our private healthcare cover reflects this. That's why we've enhanced our cover with our heart and cancer commitment and also give you the choice of extending your cover for cancer when you take out your plan.

### **Our Heart cover**

Extra cover and care for heart conditions.

Members diagnosed with a heart condition will now have access to our successful dedicated nurse service which will be available by phone throughout their treatment and recovery: listening, understanding and giving information, with the time to give the member and their family all the support they need.

### **Our Cancer support**

Our dedicated nurses have a lot of experience and expertise in supporting our members who have been diagnosed with cancer. It means there's a consistent, reliable person at the end of the phone there for members and their families to talk to about everything from eating well during chemotherapy to how to cope at home after surgery. This is the kind of long-term, committed help that we know members value.



\*Source: [www.ons.gov.uk](http://www.ons.gov.uk)





**Support for you to help  
ease the pressure**



## With Working Body, we're helping to keep businesses like yours moving

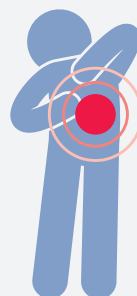
Life can be tough on your body. It's no surprise that musculoskeletal conditions like back, neck and muscle problems cause more prolonged work absences than any others\*.

Yet busy working people can often put off going to see a doctor about their conditions until it starts to impact their daily lives. That's understandable when you've got lots to do, and aren't able to take time out of your day for arranging appointments and visiting a GP.

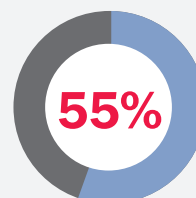
So we've made things much easier.

With Working Body, we're helping to keep businesses like yours moving. With quick access to diagnosis and treatment this could really benefit your business and your team.

As part of the plan when you select the therapies module, you or your team can call and speak to one of our physiotherapists without needing to see a GP first. We'll assess what you need and work out the best treatment with you. Getting the right treatment early can make all the difference to a speedier recovery or better outcome.



**61%\*\*** of SME business decision makers agree that **back pain/problems are a growing problem in their company.**



**55%\*\*** of SME business decision makers agree that **employees don't generally take time off work when they have back problems.**



**76%\*\*** of SME businesses agree that there **aren't enough out of hours GP appointments.**

We know how busy work keeps you, so whenever you need to call us about your plan, you'll get straight through to an Account Manager from our small business team.

- **Company membership information that's always to hand**

You can check and manage your business membership at our secure online site. You can access membership documents such as your Group Secretary Guide, membership handbook and our Directory of Hospitals.

- **Take a look at our Business Health Centre**

Created specifically for small businesses, with a host of articles, videos and tips to help support the health of you and your employees at work.

**[axapphealthcare.co.uk/bhc](http://axapphealthcare.co.uk/bhc)**

You can also sign up to our monthly business healthcare e-bulletin.

## Support for your team as part of your membership



Your team will have online access to their membership and should they need to make a claim our Personal Advisers are ready to help.

- **Employee membership made easy – for you and your team**

Each member of your scheme gets their own secure online member area called Customer Online where they can contact us, check details of their cover, find out how they go about claiming, and see the range of services and benefits available to them.

There's also a link to our online health information services so they can find out more about health and wellbeing issues, or look up any health issue that's troubling them.





### • Claims made simple

We ask members to always call us first before they go ahead with any kind of treatment they plan to claim for.

All they need to do is call our expert Personal Advisers with details of their proposed treatment and specialist. Our Personal Advisers have lots of experience and training, and can access your specific plan details immediately. This means they can usually confirm the cover that's available there and then. Pre-authorising treatment like this means that you and your employees can be confident of knowing whether they are covered before treatment.

### • Expert help – just ask, any time of the day

Imagine having a medical expert in the family. Someone your team could call anytime they have a health worry, big or small. That's exactly what Health at Hand gives them. They can call our medical experts any time of the day or night. They will have access to our online Health Centres which bring together the latest information, facts and figures from experts and NHS resources so they can find everything they might need to know quickly and easily.

Your team will also be able to put questions to our panel of experts at our regular live online discussions.

### • Member offers

Your team will be able to take advantage of our member offers. There's something for everyone – from inspiring ways to stay fit and well, to great gift ideas and money off holidays and days out. These are subject to change at anytime.

 <p><b>Health &amp; Fitness</b> Enjoy savings on health essentials including discounted health assessments.</p>	 <p><b>Retail</b> Take pleasure in shopping in a guilt-free way.</p>	 <p><b>Travel &amp; Experiences</b> Treat yourself to a relaxing getaway or an exhilarating, pulse-racing experience.</p>	 <p><b>Days Out</b> Enjoy entry on nationwide days out.</p>
 <p><b>Other AXA Products</b> Sensible savings on essential cover.</p>	 <p><b>Beauty</b> Refresh and pamper yourself with these first-class offers.</p>	 <p><b>Home &amp; Garden</b> Transform your home in style with these fantastic savings.</p>	 <p><b>Gyms</b> Enjoy discounted membership at clubs nationwide.</p>

### • Our second opinion service

We want to make sure that you are completely happy with any experience you have through us. Our Second Opinion Service provides you with extra reassurance if you're uncertain about a diagnosis or treatment plan. Where you have an out-patient

Add-on on your plan we'll pay for all eligible costs involved with the second opinion, such as the initial appointment with the new consultant and any new tests needed. This ensures that we help get you back to health and work as quickly as possible.



## Your choices explained



If your business involves manual labour you may want to include therapies cover or if you operate in a high pressure environment mental health care may be important. It's all entirely up to you.



## Your core plan

Here's what's included for everyone on your plan.

Your choices explained

### Your benefits

### What we pay

#### If you're an in-patient or day-patient

- Private hospital and day-patient unit fees including accommodation, diagnostic tests, using the operating theatre, drugs and dressings, radiotherapy and chemotherapy and surgical appliances that the specialist uses during surgery
- Specialist fees including surgeons, anaesthetists and physicans
- Accommodation for one parent while a child under 16 is receiving eligible treatment

- ✓ Paid in full so long as you use a hospital or day-patient unit in our Directory of Hospitals
- ✓ No yearly limit
- ✓ Paid in full

#### If you're are an out-patient

- Surgery
- We will cover the cost of CT, MRI or PET scans referred by a specialist

- ✓ No yearly limit so long as you use a hospital or day-patient unit in our Directory of Hospitals
- ✓ Paid in full at a scanning centre, or a hospital listed as a scanning centre, in our Directory of Hospitals





## Your core plan **continued**

### > Other benefits

<ul style="list-style-type: none"><li>• Ambulance transport to transfer you to another medical facility if you are receiving private treatment</li></ul>	✓ <b>Paid in full</b>
<ul style="list-style-type: none"><li>• Cash payment if you have out-patient or day-patient chemotherapy or radiotherapy free on the NHS</li></ul>	✓ <b>£50 a day up to £2,000 a year</b>
<ul style="list-style-type: none"><li>• Expert Help</li></ul>	✓ <b>Direct access to healthcare experts for members 24/7</b>

### What's not covered



As with most private medical plans, there are some general exclusions and limitations. The plan does not cover members for:

- Medical conditions that existed prior to joining unless you have transferred on a Continued Medical Exclusions basis
- Routine pregnancy and childbirth
- Long term chronic conditions for example diabetes or asthma
- Cosmetic treatment

We'll make you aware of all the exclusions when we speak to you or in the literature we provide so there are no surprises. If you have any questions please contact your intermediary.





**Your Add-ons explained**





## Out-patient Add-ons

Here's what's included in the out-patient options you choose.

### Your benefits

### What we pay

#### Standard out-patient add-on

- Specialist consultations
- Diagnostic tests when your specialist refers you

- ✓ Up to two consultations a year
- ✓ No yearly limit

#### Enhanced out-patient add-on

- Specialist consultations
- Diagnostic tests when your specialist refers you
- Practitioner fees including nurses, dieticians, orthoptists and speech therapists

- ✓ A combined yearly limit of £1,000

#### Full out-patient add-on

- Specialist consultations
- Diagnostic tests when your specialist refers you
- Practitioner fees including nurses, dieticians, orthoptists and speech therapists

- ✓ No yearly limit





## Add-ons

Here's what's included in the Add-ons you choose.

### Your benefits

### What we pay

#### Therapies Add-on

- Fees for out-patient treatment by physiotherapists, acupuncturists, homeopaths, osteopaths or chiropractors
- Access to Working Body (for more information see page 17)

- ✓ **No yearly limit on fees:**
  - up to an overall maximum of ten sessions in a year when your GP refers you
  - further sessions (as long as we agree them first) when your specialist refers you

#### Mental Health Add-on

##### If you're an in-patient or day-patient

- Private hospital and day-patient unit fees for psychiatric treatment, including accommodation, diagnostic tests and drugs
- Specialist fees for psychiatric treatment

- ✓ **Paid in full at a hospital or day-patient unit in our Directory of Hospitals.**
- ✓ **No yearly limit**

##### If you're an out-patient

- Specialist consultations for psychiatric treatment
- Psychiatric treatment by psychologists and cognitive behavioural therapists

- ✓ **No yearly limit**
- ✓ **No yearly limit**



## Add-ons continued

### > Extra Care Add-on

<ul style="list-style-type: none"><li>• Nurse to give you chemotherapy or antibiotics by intravenous drip at home</li></ul>	✓ Paid in full
<ul style="list-style-type: none"><li>• Cash payment when you have free treatment under the NHS. You can also receive this cash payment if you have treatment in an NHS Intensive Therapy or Intensive Care unit, whether it follows private treatment or not</li></ul>	✓ £100 a night up to £2,000 a year
<ul style="list-style-type: none"><li>• Oral surgery so long as your dentist refers you</li></ul>	✓ Paid in full so long as you use a facility that we have an agreement with covering oral surgery
<ul style="list-style-type: none"><li>• Chiropody fees. So long as your chiropodist is qualified</li></ul>	✓ Up to £150 a year



## Extra Cancer Cover Add-on

### Your Add-ons explained

Here's what's included. Due to the nature of cancer we cover it a little differently to other conditions.  
You can increase your benefits to include:

#### Your benefits

- No time limits on cancer treatment
- Experimental drugs if you take part in a randomised clinical trial that the appropriate ethics committee has approved
- Specialist consultations with the specialist treating your cancer
- Diagnostic tests as an out-patient
- Treatment at a hospice
- We will pay for external prostheses (such as limbs) and for wigs
- We will provide cover for cancer no matter what path it takes, even if it recurs or spreads and we'll continue to cover treatment if the cancer becomes terminal

#### What we pay

- ✓ No yearly limit
- ✓ Your stay in hospital, including specialist fees, is paid in full
- ✓ Consultations not deducted from out-patient limits
- ✓ The tests are not deducted from out-patient limits
- ✓ Donation to a hospice where you are having end of life care or a donation to a service providing hospice at home care
- ✓ £5,000 for external prostheses and £150 for wigs





## Additional Add-ons

Here are some other Add-ons to complement your plan.

### Your benefits

### What we pay

#### Dentist and Optician Cashback Add-on

- Dentist fees

✓ 80% of your dentist's fees, up to £300 a year

- Optician fees

✓ 80% of the cost of prescribed glasses and contact lenses, up to £140 a year

- Eye test

✓ Up to £25 a year for an eye test