



Health

What you need to know

Important changes to your cover

We regularly review our plans and often update them to improve your cover or to make your cover clearer. This leaflet tells you about the more significant changes we've made.

We recommend that you read these changes carefully alongside your new membership handbook, which contains the full terms of your cover. Please note that you might see some other wording changes in your membership handbook, but these don't affect your cover.

If you'd like to talk to us about anything in this leaflet, please call our team of Personal Advisers.

Health Coaching

Your cover includes benefit for six months health coaching, each year, for members who are having active treatment of cancer. This coaching is to enable you to make the appropriate health and lifestyle choices. It can support with nutrition, diet, mindfulness or general help, all with the aim to get you back to everyday life. This is available with an AXA Health Coach via an app on your smart device. This benefit is available whether you're having treatment of cancer funded by us or on the NHS, so long as the plan would have covered the treatment. This benefit has been extended so you can also claim this once your active cancer treatment has finished. Health coaching is available in the two years following your last surgery, chemotherapy or radiotherapy.

Accessibility

All our services and documents should be available to everyone and we offer a whole host of ways to access our information and services. If you would like more information regarding the support we offer, please visit our webpage axahealth.co.uk/accessibility or call your Personal Advisory Team. We can provide documents in Braille, large print or digital audio and have information regarding how to adjust your browser settings so you can make text

easier to read. We work with providers such as Relay UK and SignLive, who can help if you have hearing or speech difficulties.

Therapeutic Vaccines

As new treatments develop, we want to be sure we're able to continue to provide affordable cover to all our members. One new area of medical research is therapeutic vaccines, these work in the same way as a traditional vaccine but they don't prevent the disease, instead they are designed to be used alongside other treatments for medical conditions, for example cancer. We will not be covering any therapeutic vaccines.

What we'll pay for treatment

There may be times when there is more than one treatment for your medical condition that would give a similar clinical or diagnostic outcome. This could be, for example, different brands of a cancer drug treatment or a different method of surgery. We have clarified in our handbook that we will only pay up to the cost of the most cost-effective form of treatment for you.

Please see section 3 'Our cover for treatment and surgery' in your handbook for more details.

We've reviewed and clarified your cover for cancer treatment

We want to make sure our members get the best support available to them throughout their cancer journey. Some of the significant changes to this section are:

Your cover for breast reconstruction

We provide cover for two planned fat transfer surgeries following reconstructive surgery for breast cancer, this is available when required to the diseased breast.

We'll also cover you if, following a medical failure, you need to have your first reconstructive surgery re-done. This is available so long as the medical failure is within three years of your first reconstructive surgery and when it's agreed with us first.

Cancer treatment at home

Not all cancer treatment needs to take place in a hospital setting, there are occasions when some cancer treatment can be given to you at home. We have agreements with healthcare services suppliers, who can arrange for a nurse to come to your home. This could be to give you chemotherapy by intravenous drip, injections, delivery of oral chemotherapy tablets or other treatments. If you choose to have some of your cancer treatment at home this would have to be under the supervision of your specialist and we must agree to this first.

AXA Doctor at Hand diagnostics

We've reviewed the process for claiming where you may need out-patient diagnostic tests as part of your referral to a specialist. We will no longer accept direct referrals for diagnostics tests from the AXA Doctor at Hand service. Instead, when appropriate, the AXA Doctor at Hand service will provide you with an open referral to a specialist, who will then arrange for any necessary diagnostic tests.



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