



Making the smallprint bigger

Or, what your underwriting option means for you



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First, what is healthcare cover?

As with most types of insurance, healthcare cover is designed to help you deal with the unexpected. It's not meant to cover you for problems that are predictable.

What does this mean for you?

This means your healthcare cover will only pay for medical conditions that you become aware of after you join.

It won't generally pay for:

- treatment of illness or health problems that you're already aware of
 - conditions that you have now, or have had before
- chronic conditions – conditions that last a long time or are likely to come back.





What else should you know?

You've got a company healthcare plan with AXA Health so your employer will have agreed a level of risk with us. This level of risk is called 'underwriting' and it's important you know what your underwriting option means for you.



Ok, so what's underwriting?

The word comes from the days when insurers would sign their names under the level of risk they were prepared to take on with something or someone.

In healthcare insurance, we use it to explain the process of looking at your age, medical history and any previous claims to decide what cover we can offer.



At AXA Health, we offer
four underwriting options



Why does all this matter?

It's important that you know which underwriting option applies to you, so that you know when you are and aren't covered by your plan.

This information is on your membership certificate.



Where's your membership certificate?

It's on your [membership site](#) in the 'cover' section.

When you've checked which underwriting option you have with us, take a look at the section in this guide which explains what it means to you.



Whichever underwriting option you have, you'll need to contact us before having any consultations, tests or treatment so we can check you're covered and authorise your treatment.

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1. Full medical underwriting

Simply put, this means we've taken your medical history into account to decide what cover we can offer you. Medical conditions that you had before you joined us won't usually be covered.

Medical conditions you had before your plan started

If you had a medical condition before you joined that may need treatment in the future, we won't usually cover it or any conditions associated with it. We may be able to look at this again in future if you go for a while with no symptoms or treatment for it. You can see any medical conditions which aren't covered on your membership certificate. (Find this on your [membership site](#).)

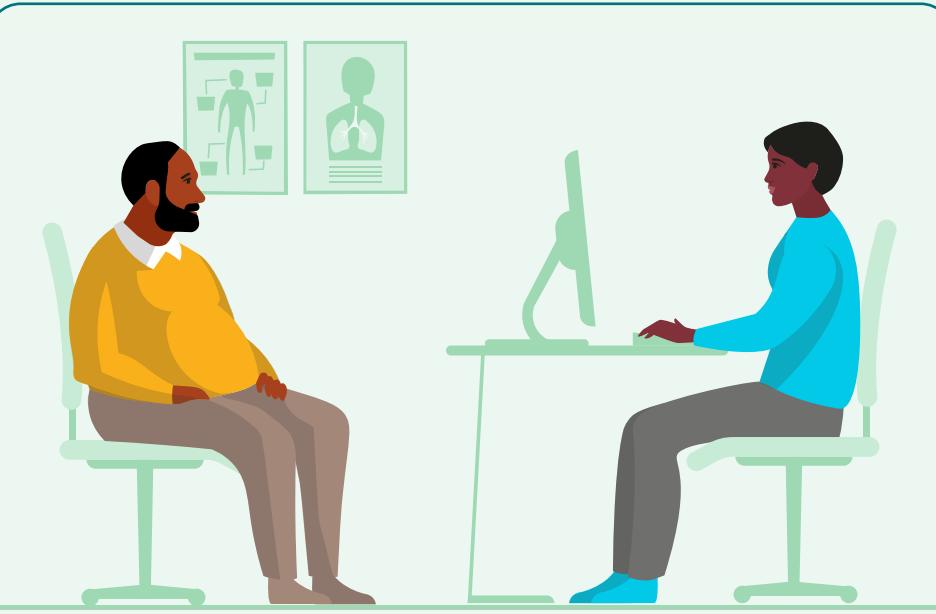
Medical conditions you have after your plan starts

We cover these in line with the terms of your plan.



Making a claim

Before you claim, we may need to check that your claim isn't for a pre-existing condition or linked to any other medical conditions you had before you joined which might be causing or associated with the condition.



Ben's heart condition

A few months after joining AXA Health, Ben goes to the doctor for a routine visit and is diagnosed with a heart condition. His heart condition must have started to develop before he joined, but he wasn't aware of it or of any other associated conditions he might have had before he joined, so he's covered for treatment under the terms of his membership.

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2. Moratorium

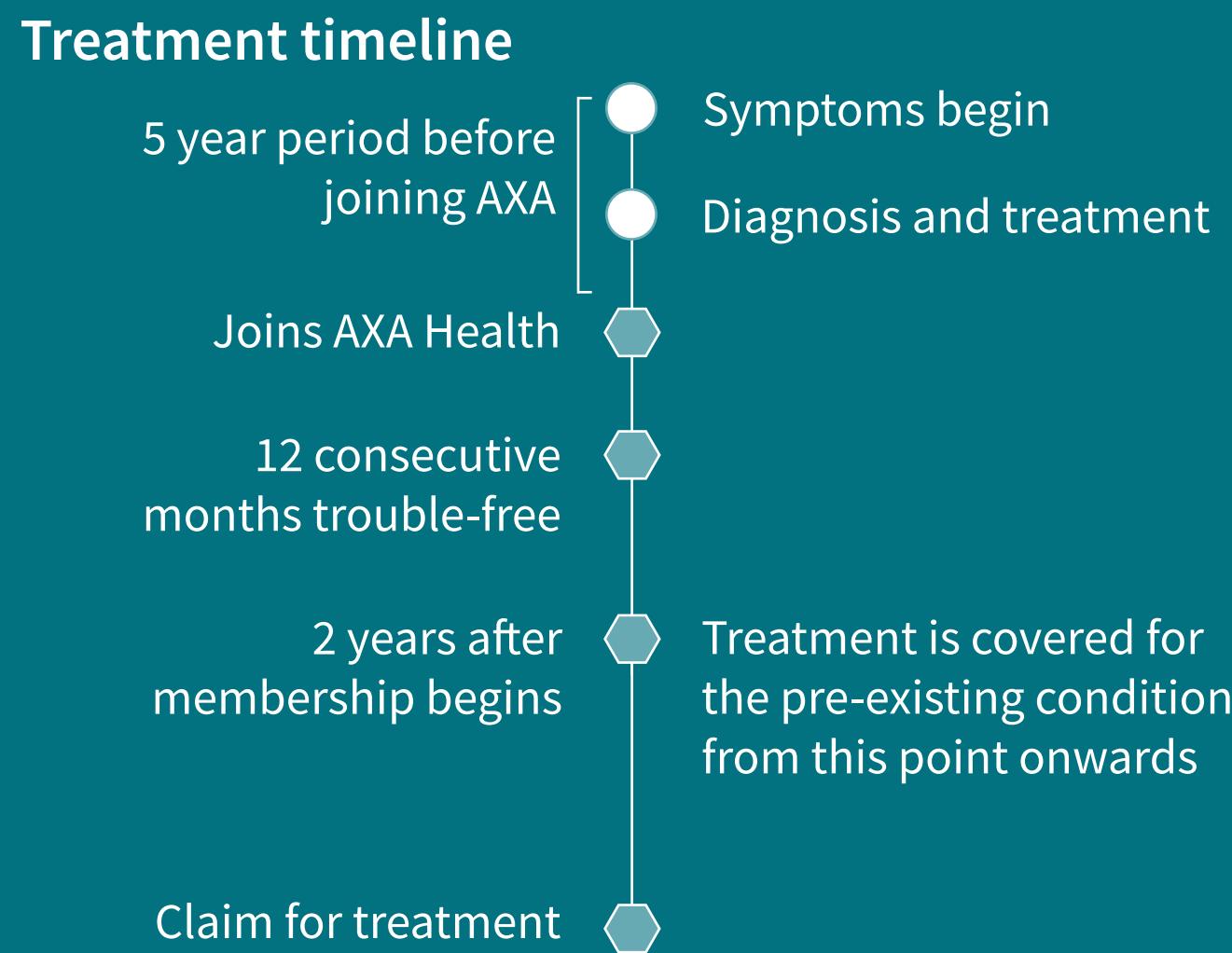
With mori underwriting, you won't have cover for treatment of medical problems you had in the five years before you joined us, until:

- you've been a member for two years in a row, and
- you've had a period of 12 consecutive months since you joined that have been trouble-free from that condition.

What does 'trouble-free' mean?

It means that for your medical condition you haven't:

- had a medical opinion from a medical practitioner, including a GP or a specialist
- taken medication (including over the counter drugs)
- followed a special diet
- had medical treatment, or
- visited a clinical practitioner, therapist, homeopath, acupuncturist, optician or dentist.



Mo's knee problem

Mo's had a bad knee on and off since she was young. Today, she's been a member of AXA Health for two years in a row and hasn't had any treatment, medication or medical advice for her knee problem for 12 consecutive months since her membership started, so she's covered if it flares up again.

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3. Continuing medical exclusions

If you've joined us on these terms from another provider, it means we're carrying on the underwriting you had with them for your medical conditions.

Any special terms or exclusions will be on your membership certificate.
(Find this on your [membership site](#).)



**At AXA Health, we offer
four underwriting options**

4. Medical history disregarded

This means that we accepted any pre-existing conditions you may have had when you joined us, so you don't need to worry about any underwriting exclusions.

Your cover will be in line with the terms of your new plan with us.





And that's it.

Full details of your cover, including exclusions and limitations, are in your handbook. If you have any questions, you can contact us on the phone number shown in your handbook(s).



Where's your handbook?

It's on your [membership site](#) in the 'cover' section.



Remember, contact us before having any consultations, tests or treatment so we can check that you're covered and authorise your treatment.



Health

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