



Global healthcare

# With you all the way

Global health plans  
Wherever you find yourself,  
we'll be by your side.

IQ MED  
[www.iqmed.ro](http://www.iqmed.ro)

## We'll be by your side when you need us. You and your family can rely on us for support with:

- ✓ finding a doctor when you've got a worry about your health
- ✓ understanding your local healthcare system when you're somewhere new
- ✓ avoiding sudden healthcare bills, and instead having the certainty of predictable, regular cost.

As one of the world's leading insurers, AXA has the global setup to take care of you and your family.

# Everyone needs a little certainty sometimes

Over  
**77%**

of expats had concerns about accessing healthcare abroad<sup>1</sup>

## Let us take the guesswork out of international healthcare

Whether you're at home or travelling, on holiday or working:

- ✓ You can get emergency treatment wherever you are.
- ✓ You can reach the same helpful, multilingual team easily and quickly.
- ✓ If you have a medical emergency, we'll make sure you can get the care you need, even if that means evacuating you from your medical facility to one in another country – and we'll get you home afterwards – all organised by AXA.
- ✓ When you walk into a health clinic, you'll have the reassurance of knowing you're covered by AXA with support available around the clock if you need it.

# How to get the right cover for you

You can get a quote online or over the phone, whatever's easiest.

## 1

### Tell us who to cover

Whether it's just you, or your family too, you'll all be looked after, on one plan.

You'll need to give us the basic details of anyone covered on your policy, like date of birth, nationality and country of residence.

#### Here's an example

Emma works in Shanghai. She doesn't visit the USA, so has excluded it, knowing she can still have emergency cover if she finds herself there unexpectedly.

She's chosen Comprehensive level for the out-patient treatment cover, and added Dental care to cover routine checkups. Then she's cut costs by adding an excess of £250.

## 2

### Choose what to include in your cover

You can upgrade your cover with any of the following:

- **Out-patient treatment** – including consultations, vaccinations, diagnostic tests and more.
- **Dental care** – emergency and routine.
- **Cover for when you're travelling** – for things like lost luggage and cancellations.

## 3

### Find the cover that's right for you

Choose a plan to meet your needs and budget.

**Foundation**  
cover for essentials

**Standard**  
for superb value

**Comprehensive** for extra  
cover, including out-patient

**Prestige** for more reassurance,  
including travel insurance

**Prestige Plus**  
for our ultimate cover

[Find out more about what's covered on each plan](#)

## 4

### Tailor your cover

It's completely your choice.

- **Add an excess:** when you claim, you'll agree to pay up to a set amount per person per policy year, and in return you'll pay less for your premiums.
- **Choose how often you'd like to pay:** whether that's monthly, quarterly or annually.
- **Include or exclude the USA:** it's that simple. This can alter the cost of your premiums. Even if you choose 'Worldwide excluding the USA', you'll still have emergency cover when visiting the USA, with all our cover levels except Foundation.

## 5

### Let us do the rest

We'll help you set up your cover.

From that moment, we'll be there for you whenever you need us. Even if it's just a simple question about your health cover, all you need to do is call us.

You can choose to start your cover straight away, or up to a month in advance.



# A closer look at the plans

1 of 2

This is just a summary to help you choose. For more detail, just ask us for a benefits table.

Foundation

Standard

## Foundation plan

### A summary of what's included in the Foundation plan:

- ✓ An overall policy limit of £100,000 / €125,000 / \$160,000.
- ✓ Hospital charges if you need to stay in hospital overnight or as a day-patient.
- ✓ Surgery – whether you're staying overnight or not.
- ✓ A second opinion if you need some reassurance, including a medical case manager.
- ✓ We'll get you to the care you need and home again: emergency evacuation and repatriation – covered as standard.
- ✓ Emergency in-patient and day-patient cover everywhere, excluding USA (unless you have chosen Worldwide cover).
- ✓ A wide range of cancer treatment, including radiotherapy, chemotherapy, bisphosphonates, biological therapies and experimental drugs.
- ✓ Ambulance transport, to and between hospitals.
- ✓ You can stay with your child if they need hospital treatment.
- ✓ Cover for accidental damage to teeth.
- ✓ Medical conditions that start during pregnancy.

### Upgrade Foundation:

- + Out-patient treatment such as extra tests or physiotherapy.

## Standard plan

### Everything in Foundation, plus:

- ✓ A higher overall policy limit of £1,000,000 / €1,275,000 / \$1,600,000.
- ✓ Cover for wigs or external prostheses.
- ✓ Emergency treatment in the USA no matter your chosen area of cover.
- ✓ Cash benefit for free in-patient treatment.
- ✓ Cover for non-routine dental treatment (e.g. replacing crowns).

### Upgrade Standard:

- + Extra cover for routine treatment you have as an out-patient, such as specialist visits or extra tests.
- + International travel insurance, with all the cover you'd expect, like cancellation or lost luggage.

# A closer look at the plans continued

2 of 2

This is just a summary to help you choose. For more detail, just ask us for a benefits table.

Comprehensive

Prestige

Prestige Plus

## Comprehensive plan

### Everything in Standard, plus:

- ✓ A higher overall policy limit of £1,500,000 / €1,900,000 / \$2,400,000.
- ✓ More cover for routine treatment you have as an out-patient, such as specialist visits or extra tests.
- ✓ Drugs and dressings when you're an out-patient.
- ✓ Cover for chronic conditions that arise after you join, such as asthma and diabetes.
- ✓ Cover if you ever need kidney dialysis.
- ✓ A nurse to give chemotherapy or antibiotics by drip in the comfort of your home.
- ✓ Cover for eye tests and prescription glasses.
- ✓ Chinese herbal medicine.

### Upgrade Comprehensive:

- + Cover for your routine dental checkups and care.
- + International travel insurance, with all the cover you'd expect, like cancellation or lost luggage.

## Prestige plan

### Everything in Comprehensive, plus:

- ✓ A higher overall policy limit of £2,000,000 / €2,550,000 / \$3,200,000.
- ✓ Cover for your routine pregnancy checkups and childbirth.
- ✓ An allowance you can use to get annual health checks – helping to spot potential problems early.
- ✓ Palliative care if you're diagnosed with cancer, to relieve pain if other treatment is no longer working.
- ✓ Disability compensation to give you and your family some financial reassurance if you become disabled.
- ✓ International travel insurance, with all the cover you'd expect, like cancellation or lost luggage.

### Upgrade Prestige:

- + Cover for your routine dental checkups and care.

## Prestige Plus plan

### Everything in Prestige, plus:

- ✓ A higher overall policy limit of £5,000,000 / €6,375,000 / \$8,000,000.
- ✓ Extra out-patient cover.
- ✓ Extra emergency cover in the USA (if you've chosen Worldwide excluding the USA).
- ✓ Higher limits to give you more flexibility and treatment choices.
- ✓ Cover for your routine dental checkups and care.
- ✓ Cover for treating HIV/AIDS.
- ✓ Palliative care if you're diagnosed with any illness, to relieve pain if other treatment is no longer working.
- ✓ More cover for Chinese herbal medicine.

## What's not included

As with most health insurance, there are some exclusions and limits on all of these plans.

### The plans don't cover:

- ✗ Pre-existing conditions – the plans are designed to cover the treatment of medical conditions that start after you join.
- ✗ Treatment outside your area of cover or against medical advice.
- ✗ Treatment for injuries as a result of sports that you receive money for taking part in.
- ✗ Your costs for arranging treatment, such as phone calls and travel.
- ✗ Treatment designed to prevent illness rather than treat it.
- ✗ Treatment charges that the hospital or medical practitioner would not reasonably and customarily charge in the country where you have the treatment.

**Speak to your Sales Adviser if you have any questions and to find out what's not covered on each plan.**

# AXA at your side

With one of the world's leading insurers at your side, you can focus on getting the most from life's adventures, knowing we've got your back if you need us. Here are just four of the reasons it pays to have AXA with you.



**You've had the diagnosis, but you just aren't sure...**

**You can turn to us**

With your cover you can have an independent second opinion from world-leading experts. Not only that, we'll also provide you with a medically trained case manager who can speak to local health providers in their language and support you and your family from diagnosis to recovery. All of which helps you to focus on getting better.

**The Second Medical Opinion Service is available over the phone to all our members.**

Our service is rated consistently highly by our members, with rating of

**4.7/5<sup>2</sup>**



**It's an emergency, but you know you can't get the help you need close by...**

**We'll get you where you need to be**

If you have a serious accident or illness and can't get the help you need locally, we'll arrange for you to be evacuated to the nearest medical facility – whether that's a short drive or an international flight away. And then when you're ready, we'll get you back home.

**All plans include emergency evacuation and repatriation as standard.**



**You're walking into a hospital or clinic, but you don't know if they'll recognise your cover...**

**You're covered by a leading insurance brand**

Our global reach means that hospitals and clinics around the world will trust your cover. This means, in many cases, we can pay the costs directly for you.

**AXA is one of the largest insurers in the world, with offices in 62 countries, and local knowledge and support wherever you happen to be.**

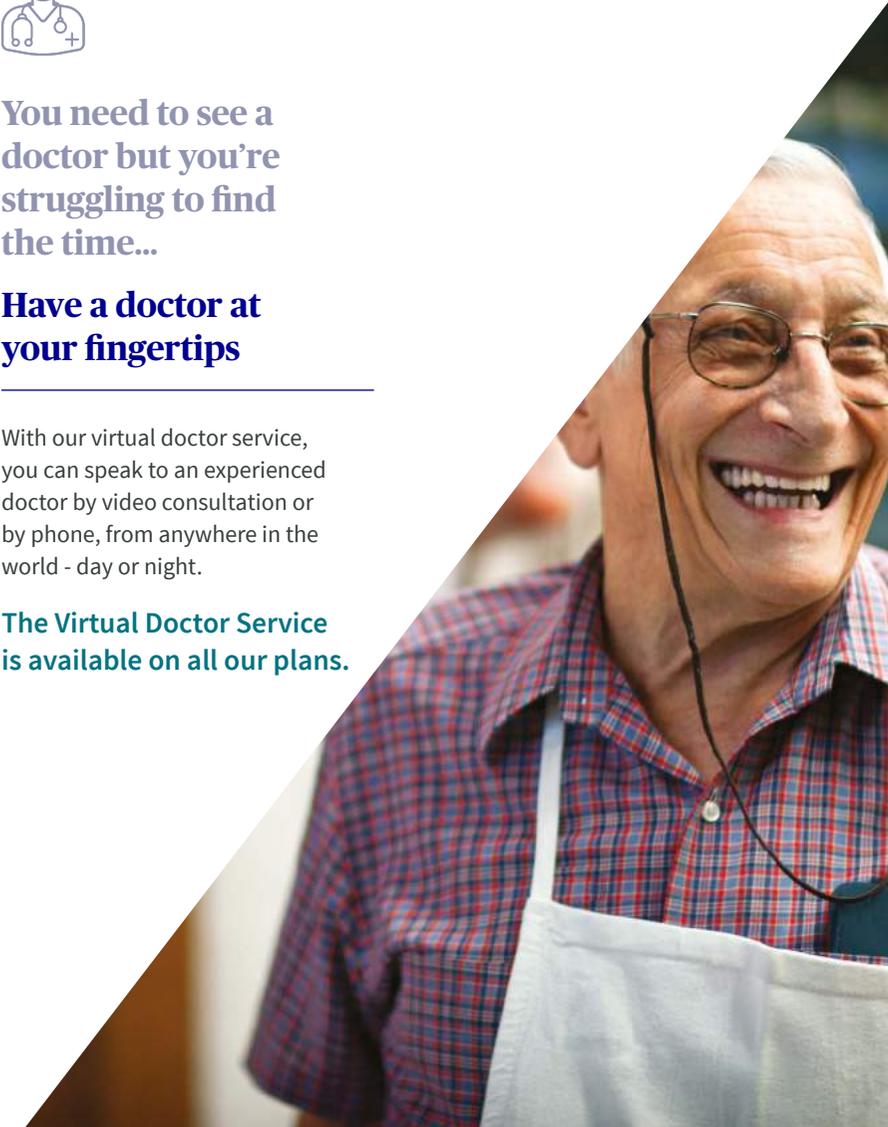


**You need to see a doctor but you're struggling to find the time...**

**Have a doctor at your fingertips**

With our virtual doctor service, you can speak to an experienced doctor by video consultation or by phone, from anywhere in the world - day or night.

**The Virtual Doctor Service is available on all our plans.**



## Maya's story with AXA since 2006

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“Kelly, the lady who is overlooking our case, has been fantastic. In such difficult times, when one's child is being treated with cancer, one needs all the support to allow a parent to be strong and instil strength in his/her child.

Kelly's sincere care and efficient attention went beyond professionalism. This is a tribute to AXA, your

recruitment, your training and your culture. We were not only a number, a case: there was (and still is) personal care and support which exceeded our expectations. Kelly even sent a colouring book and colouring pencils for my child. I had tears in my eyes when she received them. Thank you for nurturing such a culture: it is indeed personalised care.”



**“We were not only  
a number, a case:  
there was personal  
care and support”**

# Want AXA on your side?

If you like what you see, get in touch with your AXA representative or intermediary today.



Give us a call on  
**+44 (0)1892 596 418**

We are open 8am-6pm  
Monday-Friday (UK time).



Email us at  
**internationalsales.health@axa.com**

Visit our website  
**axaglobalhealthcare.com**



Speak to your  
AXA representative or  
intermediary today.

<sup>1</sup>Research carried out by Vitreous World in Jan 2019. 1352 expats living in 6 key markets answered questions on concerns in seeking healthcare in their current country.

<sup>2</sup>Score based on 28,467 responses on Stella (customer feedback tool) from Jan-Dec 2019

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