

# Personal medical insurance

## A guide to our No Claims Discount (NCD) range



**Put your health first  
with private medical  
insurance from  
AXA PPP healthcare**



**PPP HEALTHCARE**

**redefining / standards**



## Prompt access to eligible treatment

“ Superb service from start to finish. 100% every time from phone call to advisers to treatment received to claim settlement. Keep up the good work. ”

Cheshire

# Nothing is more important than your health...

We all know it's important to keep healthy, and we all do our bit to maintain a healthy lifestyle. But it's also important that if you do fall ill, you can access treatment quickly and feel in control.



## Private medical insurance brings you priceless peace of mind

Private medical insurance is designed to make you feel secure when you require medical treatment, ensuring that when you need treatment covered by the plan you will be cared for comfortably, quickly and given a greater choice about where and when you receive treatment. It also offers you flexibility around appointment times, and a choice of experienced, specialist consultants and surgeons.

If you do need to have hospital treatment, maintaining your privacy during stressful times is of real importance – with private rooms usually offering the comfort of en-suite facilities and your own TV and telephone.

It's often the little things that our members and those close to them really appreciate when they're in a private hospital; typically from a choice of nutritionally balanced meals to the flexibility of free hospital parking for visitors who are unrestricted by set visiting hours.

Choosing the right plan for you will depend on your budget and the level of cover you select to meet your needs – but you can be confident that you will receive a high quality of service through AXA PPP healthcare.

## Why choose AXA PPP healthcare?

- Customer satisfaction**  
Knowing that our members are satisfied with the service they receive is of vital importance to us – in fact it runs through everything we do. That's why 87% of recently surveyed\* members are very satisfied with AXA PPP healthcare.
- Reassurance that we pay valid claims**  
We understand that choosing a private medical insurance provider is not an easy decision to make. The real proof that you've made the right choice comes when you have to make a claim. So you'll be reassured to know that in 2010 we paid more than £3 million in member claims – every working day!
- Enhanced support for cancer patients**  
We provide a special Dedicated Nurse helpline for all members who have been diagnosed with cancer. From the moment you are diagnosed, your dedicated nurse will be available to provide you and your family with telephone support, guidance and information – because we're not only here for you, we're here for your loved ones too.
- Prompt access to our extensive hospital network**  
We have drawn upon our extensive expertise and experience to create a network of over 250 well-equipped, quality-assessed hospitals throughout the UK providing a wide range of medical services. As an AXA PPP healthcare member you also receive access to a choice of over 24,000 recognised consultants and practitioners.
- Health at Hand – our information line is on call for you, 24/7**  
As a member of AXA PPP healthcare, you'll have telephone access to our Health at Hand team of experienced health professionals whenever you need information or support on any medical or health-related matter. They'll be on call to help you and your family any time, day or night, via our 0800 helpline.

\*October 2010 - March 2011 survey of 2,804 customers.

**Call today for immediate cover – 0800 389 7911**

8am to 8pm Monday to Friday and 9am to 1pm on Saturday. We may record and monitor calls for quality assurance, training and as a record of our conversation.

# Choose the best product for you: Assure NCD, Key NCD, Ideal NCD, Premier NCD

**Assure NCD** – a low cost product giving you access to in-patient and day-patient treatment and out-patient surgical procedures. These terms are explained in the table opposite.

**Key NCD** – is a mid range product that offers the same in-patient, day-patient and out-patient benefits as Assure but with the added benefit of £500 a year to cover out-patient diagnostic tests, specialist consultations, complementary practitioner and clinical practitioner charges.

**Ideal NCD** – offers you all the benefits of the Assure NCD product with the additional peace of mind of knowing that you can claim up to £1,000 a year for out-patient treatment – including diagnostic tests, specialist consultations, psychiatric treatment, complementary practitioners and clinical practitioners' charges.

**Premier NCD** – is the most comprehensive policy. It gives you access to treatment, specialist consultations and tests, with no annual maximum.



“

Your advisers couldn't have been more helpful or sympathetic with all the problems I've had during the past eighteen months. I've had four lots of surgery and they made the experience a lot better than it could have been.”

Berkshire

## What your cover also includes

- All products feature a No Claims Discount (NCD) to save you money if you do not make a claim during the policy year, see page 5 for further information.
- You can add partners and children to your policy; giving them the opportunity to also benefit from the advantages of our high quality private health insurance.



### Have you considered...

Adding your children to your private medical insurance policy?

Alternatively our First Healthcare product is designed for children and grandchildren up to eighteen years old and costs just £12.99 per month.

Phone **0800 389 7911** or visit **[www.axapphealthcare.co.uk](http://www.axapphealthcare.co.uk)** for more information.

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# Your product cover

Benefits	Assure NCD	Key NCD	Ideal NCD	Premier NCD
<b>In-patient and day-patient treatment</b> – for day treatment and overnight stays in hospital.				
Hospital charges for treatment in a hospital listed in the Directory of Hospitals.	✓	✓	✓	✓
Specialist fees.	✓	✓	✓	✓
Diagnostic tests on specialist referral.	✓	✓	✓	✓
Cancer treatment including radiotherapy and chemotherapy.	✓	✓	✓	✓
Psychiatric treatment.	✗	✗	✓	✓
<b>Out-patient treatment</b> – including consultations with specialists, tests and some surgical procedures not requiring a hospital bed.				
Surgical procedures.	✓	✓	✓	✓
Cancer treatment including radiotherapy and chemotherapy.	✓	✓	✓	✓
Computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET).	✓	✓	✓	✓
	The four benefits detailed below are not covered	The three benefits detailed below have a combined overall limit of £500 per year	The four benefits detailed below have a combined overall limit of £1,000 per year	The four benefits detailed below have no annual limit
Consultations with a consultant/specialist.	✗	✓	✓	✓
Diagnostic tests on specialist referral.	✗	✓	✓	✓
Physiotherapy and complementary practitioners' charges.	✗	Within £500 limit up to an overall maximum of ten GP referred sessions per year	Within £1,000 limit up to an overall maximum of ten GP referred sessions per year	No annual limit to treatment within an overall maximum of ten GP referred sessions per year
Psychiatric treatment.	✗	✗	✓	✓
<b>Additional benefits</b> – providing you with extra support and care.				
NHS cash benefit of £50 per night up to £2,000 a year.	✓	✓	✓	✓
Day-patient and out-patient NHS radiotherapy and chemotherapy cash benefit of £50 a day up to £2,000 year.	✓	✓	✓	✓
Parent accommodation for one parent to stay with a child under 14 covered by the policy.	✓	✓	✓	✓
Ambulance transport – when medically necessary to transfer you between facilities.	✓	✓	✓	✓
Hospital-at-home – the cost of a nurse to administer intravenous chemotherapy for the treatment of cancer or intravenous antibiotics at home.	✓	✓	✓	✓
Recuperative care – Up to a maximum of £300 a year to cover the services of a nurse for secondary nursing care; or a care assistant for certain personal care services.	✗	✓	✓	✓
<b>Excess levels</b> – to help manage costs.				
Standard excess.	£100	£100	£100	£100
Further excess options.	£200 £500 £1,000 £2,500	£200 £500	£200 £500	£200 £500 £1,000 £2,500

For more information please refer to the Policy Summary included in your pack. Any claims will be assessed against the terms and conditions of your chosen product, and any exclusions placed on your policy when joining. Private medical insurance is designed to cover the costs of medical treatment of what are known as acute conditions (a disease, illness or injury that is likely to respond to treatment in the near future) and generally not for what are known as chronic conditions. Please see page 11 for further information.

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# Ways to reduce your premiums

## The 6 week option

This option is a great way to save up to 30% on your premiums yet still avoid long NHS waiting times. The 6 week option means that if in-patient or day-patient treatment or any surgical procedure is available on the NHS within six weeks from the date it should take place then you will use the NHS. However, if the wait for treatment is longer than six weeks then you can go private straight away.

## Excess levels

You have the option of increasing your excess to reduce your premium. The minimum amount for an excess is £100. This means you will pay the first £100 of eligible claims – but only once per policy year – for each person covered. To reduce your premium further you can add an excess of £200 or £500. With Assure and Premier you can also choose to add an excess of £1,000 or £2,500.

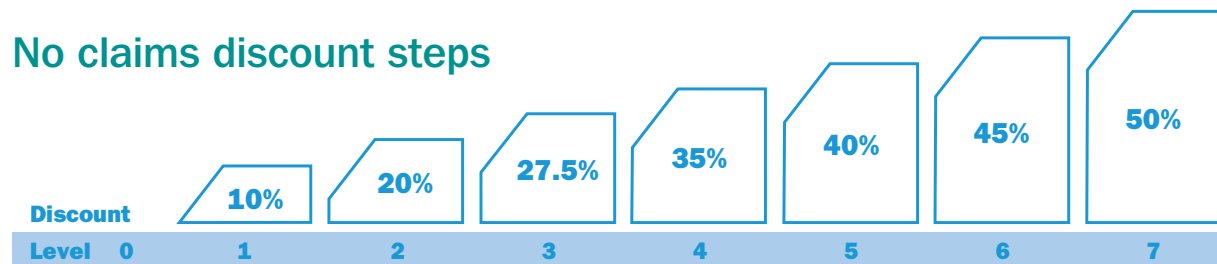
## No Claims Discount (NCD)

There are 8 steps of No Claims Discount (NCD), from 0% to 50%. When you join we will tell you the initial NCD level to which you are entitled. If you don't make a claim you will be entitled to a further discount each year, up to 50%, see below. However, if you make a claim your discount will drop for that year.

## How to protect your NCD

If you need to make a claim, you have the option of paying for treatment yourself, and keeping your no claims discount. You might choose to do this if your claim is small. If you or anyone on your policy chooses to make a claim, the level of discount for that person drops. But it will go up again if that person doesn't make a claim for the following year.

## No claims discount steps



Please check your accompanying letter to confirm your starting discount.



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# Already have private medical insurance?

## Switching is easy – and your cover can continue uninterrupted

You can transfer your existing cover from another provider with just one phone call.

We understand that comparing cover between PMI providers can be difficult. So whether you're looking to match your previous cover or need to discuss more affordable premiums, our expert Personal Advisers will guide you through the options available to you.

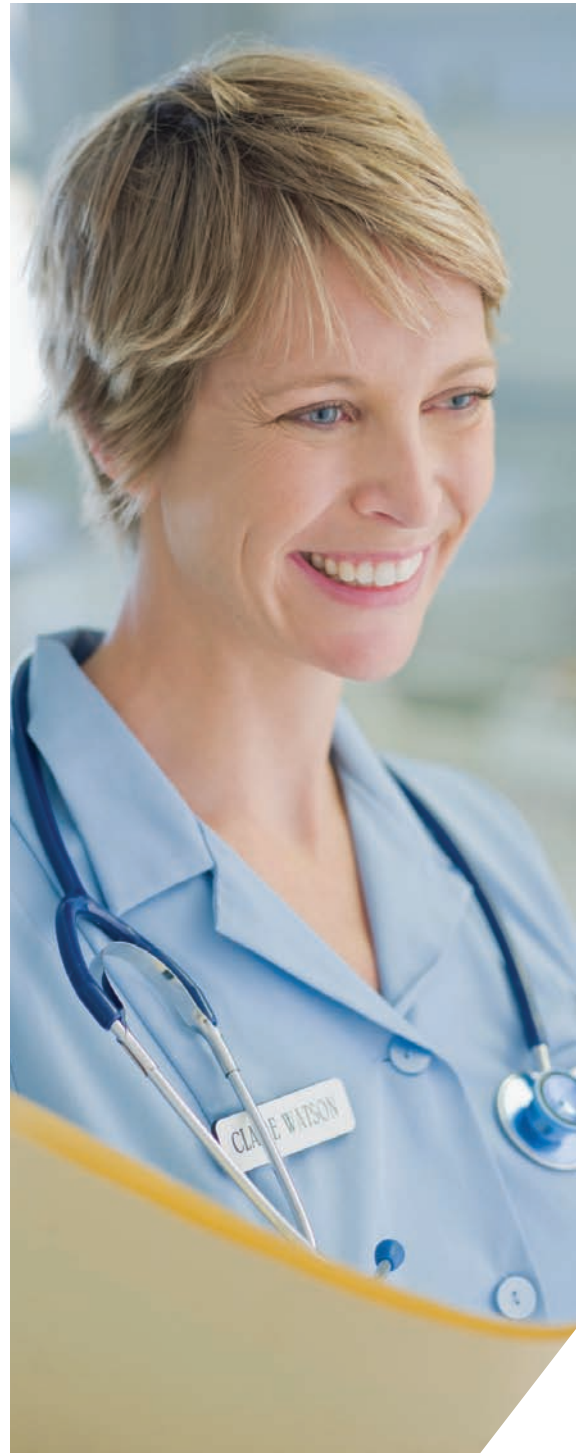
Private medical insurance covers you for new conditions that arise after you join but there are occasions where we could also cover you for existing conditions. We will explain what this would mean for you when you call.

All we need to do is ask you a few additional questions to understand your situation and we can outline the options available to you.



**94%** of all new members surveyed said they were extremely or very satisfied with the overall ease of joining AXA PPP healthcare.\*

\*Source: Feedback from 318 members surveyed between November 2010 – April 2011.



It's quick and easy to switch to AXA PPP healthcare and we'll do all the paperwork so you can sit back and relax. Simply call one of our Personal Advisers who will guide you through the transfer process.

Call our Personal Advisers on **0800 389 7911**

8am to 8pm Monday to Friday and 9am to 1pm on Saturday.

# Keeping you well informed

## Member updates

**be** is our exclusive magazine for AXA PPP healthcare members and every issue contains a balance of informative medical and useful lifestyle articles. Published three times a year, **be** includes case studies and features as well as the common (and sometimes not so common) health and wellbeing concerns of our members. It also keeps you informed about special members-only offers and discounts plus you'll discover how you can benefit from our online health resources and our special e-bulletin called '**be rewarded**'.

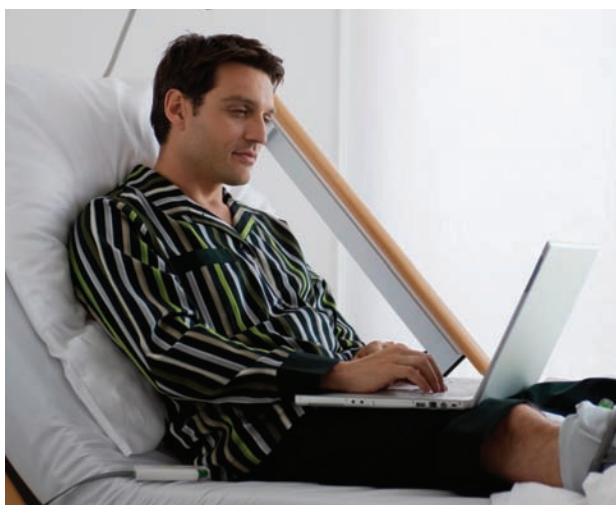


## Nutrition and fitness

Our innovative Nutrition and Fitness website, **be healthy**, is updated monthly with tasty recipes and health and wellbeing articles. There are tips to maintain a healthy mind and you can even build your own exercise programme – complete with reminders and updates to keep you motivated! You will also have access to our monthly email newsletter for hints and tips on healthy living.

## Health Information Centre

Our special online Health Information Centre gives you access to a wide range of useful information on all kinds of health matters. Here you'll have access to articles, videos and over 180 fact sheets on various medical conditions. We've also produced a series of healthy living guides on subjects ranging from First Aid for children to understanding what to expect before and after an operation. It's your own health resource – on hand 24 hours a day!



**2** million people  
put their trust in us when it comes  
to their healthcare cover

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# Keeping you well looked after

## Our Personal Advisers are at your service

The AXA PPP healthcare 'personal touch' begins as soon as you join. Our highly skilled team of Personal Advisers based in Tunbridge Wells are on hand ready to help you:

- Understand the full benefits of your policy
- Give you guidance when arranging treatment
- Complete a claim form (if required)
- Confirm claims payments

Their job is to make life easier for you so that you can focus on getting better and making a full recovery.



## Dedicated Nurses for members diagnosed with cancer

If you are diagnosed with cancer you will have access to our Dedicated Nurse telephone helpline. Our trained nurses will provide you with one-to-one support when you need it. They can provide practical guidance about your condition, explain the treatment options available to you, or offer comfort if you simply need emotional support. Your family can also benefit from the helpline if they have concerns or need guidance about your care.

## Health at Hand information helpline



Health at Hand is our 24/7 members' service designed to give you medical information and peace of mind whenever you need it. Our Health at Hand team includes nurses, midwives, pharmacists and counsellors who are all experts in their field.

Whatever the medical problem you can rest assured that Health at Hand will have someone with the right experience and training to help you.

### Nurses and Counsellors:

Available 24 hours a day, 7 days a week.

### Midwives and Pharmacists:

Available 8am to 8pm Monday to Friday, 8am to 4pm Saturday, 8am to 12pm Sunday.

You can also access all the Health at Hand services if you are abroad on holiday – especially useful if you need to source a local English speaking doctor, dentist or optician. They can even provide travel vaccination information before you leave.

## Fitness Works

As a member you'll also enjoy the benefit of access to discounted gym membership at over 1,000 gyms and health clubs nationwide including nationwide chains and local independents. Discounts range from reduced joining fees, to money off your monthly subscription. Details of how to sign up for Fitness Works will be included in your welcome pack.

“The cancer advice nursing service was absolutely excellent and I was grateful for their support.”

Bristol

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# Frequently asked questions

Here are the answers to some questions we are often asked. If you would like any more information, please call us on 0800 389 7911.

## There are so many medical insurers in the market, why should I choose AXA PPP healthcare?

We are one of the largest UK medical insurers with over 70 years' experience. We want our members to feel confident and secure when they take out our healthcare products, so customer satisfaction is at the heart of everything we do.

## Do I have to declare my medical history?

No – when you join us you will be placed on Moratorium underwriting. This simply means you'll be covered for eligible treatment of new medical conditions that arise after you join. It excludes any conditions you have had in the previous five years before you join and in some cases certain related conditions. However, if you are 74 years of age or over when you join, you will be required to declare your full medical history. Please see page 10 or call our Personal Advisers for more information.

## How often can I claim?

There is no limit to the number of times you can claim for new conditions that arise after you join, as long as it is for treatment covered by your plan and is within your policy limits.

## Are my dental costs covered under the product?

No, as this treatment is not a medical condition. However, some dental related treatments will be covered, so please ask our Personal Advisers for more information.

## What happens if I have to spend a night in an NHS hospital?

For each night you spend in an NHS hospital receiving free treatment that would have been eligible under your policy, you will receive a cash benefit of £50 up to a maximum of £2,000 per year.

## Do I have to pay for treatment and then claim the money back?

No, as we normally receive invoices directly from the specialists or hospitals and settle them directly.

## How can I be sure that I'm covered before I go ahead with treatment?

Simply call our team of Personal Advisers with the details of your proposed treatment and specialist. They will confirm if your treatment is eligible so you can proceed knowing that you are covered.

## What happens if I have hospital treatment without checking with a Personal Adviser first that it is covered?

We would strongly recommend that you obtain authorisation for your proposed treatment before it is undertaken so you can be sure that it is covered. However, if you don't pre-authorise treatment with us we will pay for the claim provided it is eligible under the terms of your policy.

## What is the 6 week option and why should I add it to my policy?

This is a good way to reduce your premium. If you have no objection to using the NHS, but worry about long waiting times, then the 6 week option could be for you. If the in-patient or day-patient treatment or surgical procedure you need – which would normally be covered by your policy – is available on the NHS within six weeks of the date treatment should take place, then you'll use the NHS. However, if the wait for treatment is more than six weeks then you can go private straight away.

## Can you help me if I need medical information?

When you join, you will have access to Health at Hand, our around-the-clock medical information helpline. We have a wide range of medical professionals on hand to give you information about medicines, pain relief, pregnancy, cancer, stress, menopause, and much more. We also provide a wealth of online services.



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# About your medical cover

## What is medical underwriting?

This is the process where we look at your membership application and decide the terms of your cover.

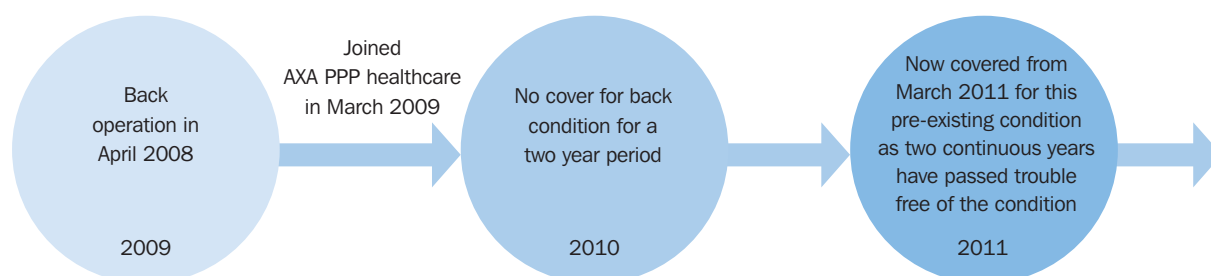
## Moratorium underwriting

A moratorium is a set period of time during which you will not be covered for treatment for any medical conditions that you had suffered from before you took

out the policy. There's no need to provide information about your medical history when you join. For the first two years, medical conditions you've had in the last 5 years, and in some cases related conditions (see details below) will be excluded from cover. However, as long as you are completely free of any form of treatment or advice for that condition for a consecutive two year period once you join, you will be covered for it in the future within the benefits of your plan. You will be provided with more information about this when you join.

## How does a moratorium work?

Consider the following example for exclusions for treatment arising from a back operation before joining.



**Please note** If you are over 74 years of age or over, moratorium underwriting is not available to you and you will be required to declare your full medical history. For further information, please refer to the range of underwriting options explained in the ABI guide enclosed in your pack.

## Information on specified related conditions

If you:	You will not be covered for treatment of:
Have been diagnosed with diabetes	<ul style="list-style-type: none"> <li>diabetes</li> <li>ischaemic heart disease</li> <li>cataract</li> <li>diabetic retinopathy</li> <li>diabetic renal disease</li> <li>arterial disease</li> <li>stroke</li> </ul>
Are currently undergoing treatment for raised blood pressure (hypertension)	<ul style="list-style-type: none"> <li>hypertension</li> <li>ischaemic heart disease</li> <li>stroke</li> <li>hypertensive renal failure</li> </ul>
Are under investigation, having treatment or undergoing monitoring as a result of a prostate specific antigen (PSA) test	<ul style="list-style-type: none"> <li>any disorder of the prostate</li> </ul>

## Main exclusions

Our policies are not intended to cover all eventualities and are designed to complement rather than replace all the services provided by the NHS. The following are some of the main exclusions that apply to these policies.

- Treatment for medical conditions that existed, or you had symptoms of, before joining (please see above)
- Ongoing, recurrent or long term treatment of long term illnesses (please see pages 11 and 12)
- Any dental procedures
- Routine pregnancy and childbirth
- 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).

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# About chronic conditions

**This section is designed to help you understand more about what we mean by a chronic condition and provide practical examples of when we will or will not cover treatment of those conditions. This could include examples that may not be covered on your policy.**

In common with other annual insurance policies, medical insurance is designed to cover eligible claims for expenses incurred as a result of unexpected events. Therefore, it is important to understand when buying medical insurance that policies are designed to cover treatment of medical conditions that respond quickly to treatment, referred to by us as 'acute conditions'. Medical insurance is not intended to cover you against the cost of recurrent, continuing or long-term treatment of chronic medical conditions since these treatments become a series of predictable, rather than unexpected, events.

## What is a chronic condition?

A chronic condition is a disease, illness or injury that has one or more of the following characteristics:

- it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests
- it needs ongoing or long-term control or relief of symptoms
- it requires your rehabilitation or for you to be specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back.

At AXA PPP healthcare we cover the cost of treatment for acute conditions. That is, treatment which aims to return you to the state of health you were in before suffering the condition, or which leads to your full recovery. This includes short-term medical intervention to treat unexpected complications or exacerbations of a chronic condition.

If your illness or medical condition requires recurring consultations over a long period, checks on your medication, long term therapy or treatment to ease symptoms, your condition may fall within the definition of a chronic condition. If you have been receiving ongoing or continuing treatment or treatment that is intended to manage your condition or keep your symptoms in check, we will review your treatment to assess whether it remains eligible for benefit.

## What does this mean in practice?

For pre-authorised claims, we will tell you if we think your condition is now a chronic condition under our rules.

We may then (with your permission) contact your specialist or GP who knows your particular circumstances. We may ask them for confirmation of the diagnosis of your condition and details of the treatment you are currently receiving and to give us a future prognosis for the condition.

In line with other medical insurance policies, our products are designed to cover claims for expenses incurred as a result of unexpected events and we stop paying for recurring or continuing treatment of medical conditions that will continue indefinitely or that keep recurring. Should the information we have indicate that you have a chronic condition we will write to tell you we will stop paying benefit for the continuing or recurrent treatment of the chronic condition.

## What if your condition gets worse?

We will pay for the treatment of acute exacerbations or complications (flare-ups) in order to bring the condition quickly back to its controlled state (for instance in-patient treatment needed to re-stabilise a chronic condition such as diabetes). There are certain other chronic conditions such as Crohn's disease which because of their nature, require management of recurrent episodes during which the symptoms of the condition worsen. Because of the ongoing or continuing nature of such conditions, we will write to tell you when there is no further benefit available for the treatment of that medical condition.

## Examples of chronic conditions

The following are examples of chronic conditions and how we usually deal with them. In all of the following examples we may need to write to you or your doctor to obtain further information, as explained above.

**Important note:** Certain products have specific restrictions to benefits such as out-patient treatment, for treatment that could have been received on the NHS within six weeks and other specific exclusions covered in the customer's policy terms. The cover for cancer also varies by product with some products having higher levels of cover than those described in this document while others have lower or no cover for cancer. **The examples shown are designed to show our general policy on chronic conditions and how we would deal with them for a customer on a comprehensive policy.**

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## Examples



### Example 1 – Angina and Heart Disease

Alan has been with AXA PPP healthcare for many years. He develops chest pain and is referred by his GP to a specialist. He has a number of investigations and is diagnosed as suffering from angina. Alan is placed on medication to control his symptoms.

*We would pay for the initial consultation and tests to diagnose the condition and further consultations with the specialist to allow the medication to bring the condition under control. At this point we would advise Alan that further regular review consultations to monitor the condition would not be covered, but we would allow one further consultation to allow Alan to discuss alternative arrangements should he wish to do so.*

Two years later, Alan's chest pain recurs more severely and his specialist recommends that he has a heart by-pass operation. We would confirm to Alan that we will cover that operation as it will stabilise his condition and substantially relieve his acute symptoms. We would then explain to Alan that although his policy would not normally cover regular check-ups, in this particular circumstance we would allow for a further ten years of annual postoperative check-ups with the specialist to ensure that his condition remains stabilised. This benefit would only be available on policies with out-patient cover and while the policy remains in force.



### Example 2 – Asthma

Eve has been with AXA PPP healthcare for five years when she develops breathing difficulties. Her GP refers her to a specialist who arranges for a number of tests. These reveal that Eve has asthma. Her specialist puts her on medication and recommends a follow-up consultation in three months, to see if her condition has improved. At that consultation Eve states that her breathing has been much better, so the specialist suggests she have check-ups every four months.

We would agree to cover Eve's initial tests and consultation to establish the diagnosis and also the subsequent consultation to see if there was an improvement. However, we would then advise Eve that regular check-ups are outside the scope of her cover.

Eighteen months later, Eve has a bad asthma attack.

*We would agree to cover the cost of hospital treatment until her condition has been stabilised. We would also pay for one further consultation following discharge from hospital.*



### Example 3 – Diabetes

Deidre has been with AXA PPP healthcare for two years when she develops symptoms that indicate that she may have diabetes. Her GP refers her to an endocrinology specialist who organises a series of investigations to confirm the diagnosis and she then starts on oral medication to control the diabetes. After several months of regular consultations and some adjustments to the medication regime the condition is now well controlled and the specialist explains he would like to see her every four months to review the condition.

*We would explain that we cannot continue to provide benefit for the review consultations but, would agree to provide benefit for one more to allow Deidre the opportunity to discuss alternative arrangements for follow up.*

One year later Deidre's diabetes becomes unstable and her GP arranges for her to go into hospital for in-patient treatment.

*We would provide benefit for this admission and for a short period after her discharge.*

**If you would like to discuss any of this with us, please call us on the number below.**

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# We invite you to become a member

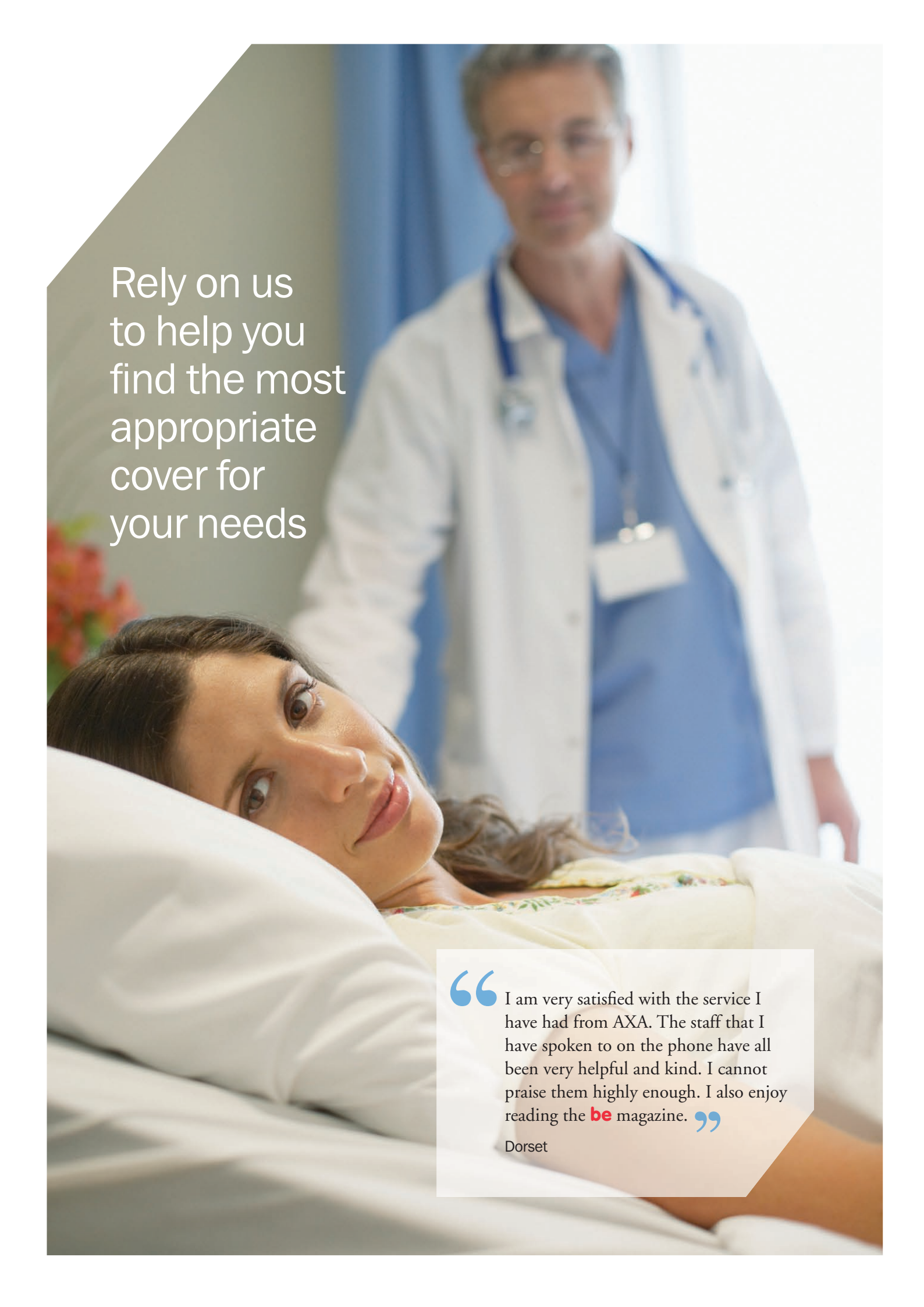
## Ten good reasons to join us

1. Over 70 years' experience providing private medical insurance and we now cover over 2 million members
2. In 2010, we paid out the equivalent of £400,000 in member claims every hour of the working day so you can rest assured knowing we'll be there when you need us
3. All of our Personal Advisers are based in Tunbridge Wells, Kent so you can be sure you will speak to someone based in the UK
4. We believe that our private medical products should be accessible to everyone, so we've developed a range of options to suit a wide variety of budgets
5. We'll pay in full for all eligible specialist diagnostic scans including CT, MRI and PET
6. If your child is on your policy and falls ill, and you need to stay overnight with them in hospital, we will pay for your stay if they are under 14 years old
7. You will benefit from discounts on other selected products from AXA – one of the largest insurers in the world
8. You will be eligible to purchase our Annual Travel Insurance product; where we don't exclude cover for most pre-existing medical conditions and cover is available up to the age of 85
9. The NHS continues to be under pressure to meet people's healthcare demands. So it's reassuring to know that we also offer options giving you access to private medical treatment if the NHS can't provide eligible treatment within 6 weeks of when it should take place. This option can reduce your overall price by over 30%
10. As an added extra, we've negotiated discounts for AXA PPP healthcare members, from health assessments to leisure breaks – all from carefully selected providers. A full book of valuable member offers is available upon joining.



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A photograph of a woman lying in a hospital bed, looking up at a doctor standing by her side. The doctor is wearing a white lab coat and a stethoscope. The scene is set in a hospital room with blue curtains in the background.

Rely on us  
to help you  
find the most  
appropriate  
cover for  
your needs

“ I am very satisfied with the service I have had from AXA. The staff that I have spoken to on the phone have all been very helpful and kind. I cannot praise them highly enough. I also enjoy reading the **be** magazine. ”

Dorset

## Choose AXA PPP healthcare: because not all health insurance is the same

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