



Health

FOR INTERMEDIARY INFORMATION

# Analysis product updates

October 2024



**Paul Moulton**  
Director, SME & Corporate

# Welcome and thank you

Welcome to our October 2024 product updates.

As we continue to see significant demand for private medical insurance, it is important that as a responsible insurer we provide the best possible products and service to our members, whilst also ensuring that we do this in a manageable and sustainable way.

In this product review, we've worked on wording within our customer documents, ensuring our terms remain clear, fair and not misleading. We have also made enhancements to our proposition to meet customer needs and expectations. Branding for our Health For You product has also been aligned with AXA Health and away from Health-on-Line to ensure a more consistent customer experience.

Thank you for continuing to demonstrate to your clients the value of the private healthcare market and AXA Health.

For more information about any of the changes in this update, please speak to your Relationship Manager.

Best regards,  
**Paul Moulton**  
Corporate and SME Distribution  
Director

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**Better**



**Clearer**



**Fairer**



**Legal & Regulatory**



**Service**

## Update types

This key indicates the kinds of changes we’ve made. Check the ‘Products affected’ field, too, to see if a change is relevant to the products you offer.



**Better**

We’ve improved our members’ experience, health or value.



**Clearer**

We’ve made something easier to understand and not open to ambiguity or misrepresentation.



**Fairer**

We’ve updated a product to reflect advances in medicine and treatment.



**Legal & Regulatory**

We’ve updated something to reflect changes in the law, regulations or guidelines.



**Service**

We’ve changed something about the excellent service we provide, or we’ve changed, added or removed a service.

# Policy wording updates

## Making our Policy Wording Clearer

We want to make sure that the way we explain our products is clear. This review we have made a number of small changes to policy wording across a number of plans to make sure that they are easier to understand and not open to ambiguity for customers.



Clearer

|  |  |
|--|--|
| Change:  | We've updated our health assessment benefit wording for individual My Wellbeing customers. |
| Products affected:   | Individual   |
| Update type:   | Clearer  |
| To make it clearer for members, we've updated our policy regarding their health assessment benefit, highlighting that their health assessment doesn't have to be in person and that digital health assessments are available within their benefit limit. |  |
| Where are we telling members about this?   | Handbooks  |





## Policy wording updates



Service



|  |   |
|--|---|
| Change:  | <b>We are removing all wording that mentions that AXA Doctor at Hand can refer for diagnostics.</b> |
| Products affected:   | <b>Individual, SME and Large Corporate (Insured and Trusts)</b>                                     |
| Update type:   | <b>Service</b>  |
| This will no longer be available to members. Members will need to see a specialist for referral for diagnostics tests. |   |
| Where are we telling members about this?   | <b>Handbooks</b>  |



## Policy wording updates



Clearer

|   |  |
|---|--|
| Change:   | We're clarifying our policy wording regarding infertility.             |
| Products affected:  | Individual, SME, Large Corporate (Insured and Trusts), PHC and Equipme |
| Update type:  | Clearer  |
| <p>Our existing infertility policy wording isn't completely clear and is open to misinterpretation, as we advise we won't cover anything that happens, or any treatment needed as a result of the infertility treatment.</p> <p>We're making it clearer the infertility and pregnancy rules are entirely separate. If a member becomes pregnant as a result of fertility treatment, then any claim made for medical conditions that arise as a result of the pregnancy would be subject to their normal benefits and plan rules.</p> <p>We do not cover pregnancy and childbirth because they are not an illness, and we do not cover checks or interventions such as antenatal and postnatal monitoring and screening. However if a member does develop a medical issue whilst pregnant or giving birth we may cover it.</p> |  |
| Where are we telling members about this?  | Handbooks  |



## Policy wording updates



**Clearer**

|  |  |
|--|--|
| Change:  | <b>We've updated our policy wording on our fat removal and warts exclusions.</b> |
| Products affected:   | <b>Individual, SME, Large Corporate (Insured and Trusts), PHC and Equipme</b>    |
| Update type:   | <b>Clearer</b>   |
| To ensure that we were clear what we'd pay for fat and warts removal, we've updated our wording to clarify that fat removal includes surplus tissue, which is not covered, and for the warts exclusion we have added verrucas and skin tags. |  |
| Where are we telling members about this?   | <b>Handbooks</b>   |



## Policy wording updates



Clearer

|  |   |
|--|---|
| Change:  | We’ve updated our weight loss policy wording.                           |
| Products affected:   | Individual, SME, Large Corporate (Insured and Trusts), PHC and Equipsme |
| Update type:   | Clearer   |
| We have reviewed our weight loss exclusion, as we want to be clear that we do not pay for any type of weight loss. Currently this exclusion is just surgery, but we have updated this to reflect there is no cover for weight loss drugs, procedures or surgery. |   |
| Where are we telling members about this?   | Handbooks   |



# Policy wording updates



|   |  |
|---|--|
| Change:   | We're expanding when our cancer health coaching benefit can be used. |
| Products affected:  | Individual, SME, Large Corporate (Insured and Trusts) and PHC        |
| Update type:  | Better   |
| <p>Members can now access it within two years of their last surgery, chemotherapy or radiotherapy treatment privately or with the NHS.</p> <p>We're also expanding on what it's there for, not just diet and nutrition but explaining it could be mindfulness, general help or just to provide support to enable a member to get back to everyday life following cancer surgery or treatment.</p> |  |
| Where are we telling members about this?  | Handbooks and marketing materials                                    |

Policy wording updates



Clearer

|   |  |
|---|--|
| Change:   | We’ve clarified our policy wording regarding therapeutic vaccines.       |
| Products affected:  | Individual, SME, Large Corporate (Insured and Trusts), PHC and Equip sme |
| Update type:  | Clearer  |
| We have added an exclusion for therapeutic vaccines, including for cancer treatment. These vaccines are a developing area of medical research, but when they become available as a treatment, and are licensed as part of cancer or another medical condition they will not be eligible on our plans. |  |
| Where are we telling members about this?  | Handbooks  |

# Policy wording updates



Clearer

|   |  |
|---|--|
| Change:   | We want to strengthen our terms and conditions for all AXA Health Products to support members by directing them to preferred specialists and hospitals and through our pathways. |
| Products affected:  | All  |
| Update type:  | Clearer  |
| <p><b>Choice style products</b></p> <p>We’ve updated our policy wording for members to gain an open referral, describing how to claim and where to find our lists of preferred hospitals.</p> <p><b>Restricted network products</b></p> <p>We have updated our policy wording making it clear that members need to obtain an open referral. We’ve also added wording to make it clearer around the importance of allowing AXA Health to source the specialist as some products have restricted hospital lists.</p> <p><b>Guided products</b></p> <p>We have created specific handbooks for Personal Health and Business Health highlighting the requirement for members to obtain an open referral. We have introduced clearer messaging around what we cover throughout the policy documents of products with a guided option.</p> <p><b>All products</b></p> <p>We have removed some messaging in our policy wording for existing pathways, instead now pointing members to a webpage to enable better understanding of how to access treatment through our digital pathways.</p> |  |
| Where are we telling members about this?  | Handbooks, IPID/POD and Servicing comms  |



## Policy wording updates



Clearer

|   |  |
|---|--|
| Change:   | <b>We’ve updated our terms and conditions on individual guided products.</b> |
| Products affected:  | <b>Individual</b>  |
| Update type:  | <b>Clearer</b>   |
| Having reviewed our terms and conditions on individual guided products, we are making changes to the wording to make it clearer that on these plans, AXA Health will identify a specialist within the hospital list for the related product. Consultations with specialists at hospitals outside of this list may not be covered in full. |  |
| Where are we telling members about this?  | <b>Handbooks, IPID/POD and Servicing comms</b>                               |



## Health For You changes



Clearer

|  |  |
|--|--|
| Change:  | We’re updating the branding of the Health For You product.               |
| Products affected:   | Individual   |
| Update type:   | Clearer  |
| To ensure consistency with our other products and to avoid any customer confusion, we’re updating the branding of our Health For You product so that it aligns more with the AXA Health brand. |  |
| Where are we telling members about this?   | Handbooks, sales materials, Health For You hospital list and the website |



## General wording changes



**Better**

|  |  |
|--|--|
| Change:  | We've updated our policy and contract wording to make it clear that corporate products are Group Policies. |
| Products affected:   | SME, PHC, Large Corporate (Insured and Trusts), Budget, Travel and Equipme                                 |
| Update type:   | <b>Better</b>  |
| As a result of establishing corporate products as Group Policies lead members and family members will become policyholders and hence gain enforceable contractual rights against the policy to make a claim and raise a complaint. |  |
| Where are we telling members about this?   | <b>Handbooks and IPIDs</b>   |





## General wording changes



Service

|  |   |
|--|---|
| Change:  | <b>We're changing the way that group leaver members can pay for their policy.</b> |
| Products affected:   | <b>Individual</b>   |
| Update type:   | <b>Service</b>  |
| Previously, group leavers were offered the choice of monthly or annual payments, we are now changing this so that they will only have the option of paying annually when moving from a group policy to individual cover. |   |
| Where are we telling members about this?   | <b>Handbooks and IPIDs</b>  |



## General wording changes



**Clearer**

|   |   |
|---|---|
| Change:   | <b>We've updated the Insurance Premium Tax wording within our Individual product handbooks.</b> |
| Products affected:  | <b>Individual, PHC and Travel, Budget</b>   |
| Update type:  | <b>Clearer</b>  |
| We're adding wording to our Individual handbooks to advise that if the IPT rate should change, or a new tax is introduced, we could change subscriptions during the year to reflect the change. |   |
| Where are we telling members about this?  | <b>Handbooks</b>  |



Clearer

# Travel cover updates



|  |   |
|--|---|
| Change:  | We've updated the policy wording for our European and Worldwide travel insurance. |
| Products affected:   | Travel Individual European and Worldwide only                                     |
| Update type:   | Clearer   |
| We've updated the policy wording on our European and Worldwide travel insurance to make it clearer that Adventure Sports is an upgrade and not embedded. |   |
| Which documents are we updating?   | Handbooks   |



Clearer

# Travel cover updates

|  |  |
|--|--|
| Change:  | We've clarified our wording regarding sports covered under our Adventure Sports upgrade (ASU). |
| Products affected:   | Travel (all)   |
| Update type:   | Clearer  |
| <p>Under our Adventure Sports upgrade we've added clarity regarding the sports that are never covered. We now advise that free solo climbing and mountaineering or climbing with ropes over an altitude of 2,500 metres are never covered.</p> <p>Under our sports covered under our Adventure Sports wording we have added clarity that mountaineering or climbing with ropes is covered up to an altitude of 2,500 metres.</p> |  |
| Which documents are we updating?   | Handbooks  |



## Travel cover updates



**Better**

|  |   |
|--|---|
| Change:  | <b>We've moved a benefit in our travel cover from within the extended delay benefit to the travel disruption benefit.</b> |
| Products affected:   | <b>Travel (all)</b>   |
| Update type:   | <b>Better</b>   |
| <p>This change now means that all travel insurance products have this benefit, whereas previously, this was not covered under our European travel cover.</p> <p>Under the 'What we do not pay' section we've made the wording clear that if the member is offered reasonable alternative travel within six hours of the member's original departure time, then they would not be able to claim this benefit.</p> |   |
| Which documents are we updating?   | <b>Handbooks and IPID/POD</b>   |



# Large corporate updates



Clearer

|  |  |
|--|--|
| Change:  | We’ve updated our policy wording for the neurodiversity benefit. |
| Products affected:   | Large corporate  |
| Update type:   | Clearer  |
| We’ve updated our policy wording for the neurodiversity benefit making it clearer to members that have access to the benefit that they can access this service both digitally and also by phone. |  |
| Which documents are we updating?   | Handbooks  |





## Large corporate updates



**Better**

|  |  |
|--|--|
| Change:  | <b>We've updated our fertility benefit to make this service more accessible.</b> |
| Products affected:   | <b>Large corporate</b>   |
| Update type:   | <b>Better</b>  |
| Going forward, groups can choose to have cover for infertility, even without a diagnosis for infertility. This opens up the service to both single parents and same sex couples. |  |
| Which documents are we updating?   | <b>Handbooks</b>   |



# Large corporate updates



Clearer

|  |   |
|--|---|
| Change:  | We’ve updated the wording of our gender dysphoria benefit |
| Products affected:   | Large corporate   |
| Update type:   | Clearer   |
| We’ve updated our wording to make it clearer for our members who have this benefit how it works and what is covered. |   |
| Which documents are we updating?   | Handbooks   |

# Large corporate updates



Clearer

|   |   |
|---|---|
| Change:   | We’ve made it clearer in our policy wording that some benefits are only available to members within a large corporate scheme. |
| Products affected:  | Large corporate   |
| Update type:  | Clearer   |
| This means that some benefit options will no longer be available to group leavers should they wish to continue their cover. We have updated our wording in section 5.3 ‘Leaving your employer’ to reflect this. |   |
| Which documents are we updating?  | Handbooks   |

If you’d like to know more about any of the changes in this update, simply contact your AXA Health Relationship Manager.

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