



Health

FOR INTERMEDIARY INFORMATION

Analysis product updates

April 2023



Mike Dalby
Distribution Director

Welcome and thank you

Welcome to our April 2023 product updates.

At a time when the cost of living continues to increase, it's as important as ever that we demonstrate the value that private healthcare cover offers our customers. For this reason, we've continued to work hard to bring new products and services to market in recent months. From our neurodiversity benefit and men's and women's health support services for corporate clients, to trialling a new urgent care service for individual customers. We're also working on our digital capability and new, innovative ways of servicing you and your clients. Do sign up for Amplify Extra, for news tailored to you.

This product review mainly sees light changes where we look to achieve parity across all of our products and remove any ambiguity around product wording. I would like to thank you for your support in helping customers to choose AXA Health. We continue to see interest in private healthcare from our customers across all segments and your role in this is significant.

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

Best regards,

Mike Dalby
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 added or removed a service.

Changes to our plans



Better



Fairer

Change:	Expanding the level of Menopause cover
Products affected:	Individual, SME, PHC
Update type:	Better, Fairer
<p>We're ensuring that members who need further assistance for the menopause will have this benefit. The natural ageing exclusion has been amended to reflect that we'll not pay for routine treatment, but if onward referral to a specialist is needed, we'll cover this.</p> <p>The recommendation will be for a referral to a specialist accredited by the British Menopause Society (BMS), through which we have created a network of c40 specialists. Once the member has seen a specialist, the member will be referred on for further treatment. If the recommendation is for medication such as HRT, the member has the option to pay themselves the cost of a private prescription to enable HRT to start immediately, or the BMS specialist would refer them back to their NHS GP.</p> <p>All eligible treatment for onward referral will then be funded out of private healthcare benefits. This means a member's outpatient limits, consultation limits, NCD would be affected as usual.</p>	
Where are we telling members about this?	Handbook

Changes to our plans



Change:	Uplift to Cashback Co-payment
Products affected:	Individual CashBack 1, 2, 3 Individual CashBack Gold, Silver, Bronze
Update type:	Better
<p>We are increasing the AXA Health co-payment amount by 10% for all plans which have a 50% co-payment benefit.</p> <p>Currently, 98% of Cashback claims come from four benefits that have a 50% co-payment with the member, this includes:</p> <ul style="list-style-type: none"> • Dental treatment • Physiotherapy, osteopathy, chiropractic and acupuncture • Optical benefit • Chiropody & podiatry <p>For these co-payment benefits, we will increase the AXA Health co-payment amount from 50% to 60%. This means that the member will therefore be able to claim 60% cash back.</p>	
Where are we telling members about this?	Handbook Important Changes Leaflet

Changes to our plans



Clearer



Service

Change:	Removal of Homeopathy cover
Products affected:	Individual, SME, PHC, Budget, Large Corporate Insured and Trusts
Update type:	Clearer, Service
<p>A homeopath is a medical practitioner with full registration under the Medical Acts, who specialises in homeopathy who is registered under the relevant Act or a practitioner of homeopathy who holds full membership of the Faculty of Homeopathy; and who, in all cases, meets our criteria for homeopath recognition for benefit purposes in their field of practice.</p> <p>The NHS defines homeopathy as complementary, outside of mainstream medicine, and no longer offers this as a treatment option.</p> <p>We have to ensure that the treatment we offer is eligible and is conventional treatment as defined in the handbook.</p> <p>Therefore we will be withdrawing the cover for homeopathy treatment, across all our plans.</p>	
Where are we telling members about this?	Handbook Important Changes Leaflet IPID

Policy wording changes

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:	Handbook wording for unproven cancer surgery
Products affected:	Individual: Personal Choice SME: NARPO / NIRPOA Mercer Lorica / Lorica New
Update type:	Clearer
For plans with 2 levels of cover for cancer treatment we've made clearer that within the standard cancer cover members have cover for unproven treatment.	
Where are we telling members about this?	Handbook



Policy wording changes



Clearer



Change:	Genetics and plans with standard and enhanced cancer
Products affected:	Individual: Personal Choice/Lorica Corporate/ Lorica Health Plan/Flexicare/Mercer Elect Options/ NARPO Flexicare /NIRPOA Flexicare Forces Pension NCD Flexicare/Forces Pension Society
Update type:	Clearer
We allow genetic testing to identify the most appropriate, eligible treatment. We have updated the handbook wording to make sure that for modular products we're clear that genetic testing is available to both standard and enhanced cancer cover.	
Where are we telling members about this?	Handbook



Policy wording changes



Clearer

3/9

Change:	Update to the benefits table in relation to psychologists and psychotherapists cover
Products affected:	Key Plan
Update type:	Clearer
Making it clearer that within the benefits table, cover for psychologists and psychotherapists is only available on Cover Level 1.	
Where are we telling members about this?	Handbook



Policy wording changes



Clearer



Change:	Clarifying counselling and support service age limit
Products affected:	HealthCover4Life (PHC)
Update type:	Clearer
<p>The Comprehensive counselling and support service available through AXA Health Services, is for PHC members who have cover and are over the age of 16.</p> <p>The handbook has been updated to reflect who this service is provided by and the age limit.</p>	
Where are we telling members about this?	Handbook IPID



Policy wording changes



Clearer



Change:	Core to Premium plan transfers cover limitations wording
Products affected:	AXA Dental
Update type:	Clearer
<p>AXA Dental members have the option to transfer from Core to Premium cover. This option is available if there are no treatment costs planned or any treatment they know may be needed.</p> <p>We've made the handbook clearer that if a member transfers from Core to Premium, there must be no treatment costs planned or any treatment planned. If there is, there is no cover for any of this treatment under the new Premium cover they are taking out.</p>	
Where are we telling members about this?	Handbook

Policy wording changes



Clearer

Change:	Dental accidents
Products affected:	Individual Cashback Gold, Silver, Bronze Individual Cashback 1, 2, 3 Employee Cashback 100 Employee Cashback
Update type:	Clearer
<p>We've made clearer our intention in relation to the Dental Accident benefit available on this plan.</p> <p>The benefit is for £2,500 per dental accident, up to a maximum of four dental accidents, to a maximum amount per year of £10,000.</p> <p>We have clarified under the 'What we do not pay for section', that:</p> <ul style="list-style-type: none">• there is no cover for any treatment relating to a dental accident that occurred prior to the members plan start date• there is no cover for treatment received more than 24 months after the original dental accident.	
Where are we telling members about this?	Handbook



Policy wording changes



Clearer



Change:	Clarity on the services provided by Health at Hand
Products affected:	Personal Health
Update type:	Clearer
The Personal Health handbook references a specific Ageing Well and Paediatric Helplines as part of the Health at Hand service. These are not separate Helplines provided separately by Health at Hand so the references have been removed from the handbook.	
Where are we telling members about this?	Handbook



Policy wording changes



Better

Change:	Gender dysphoria wording
Products affected:	Individual, SME, PHC, large corporate (Insured, Trusts)
Update type:	Better
We've updated the language in our handbook to be more inclusive in relation to our gender dysphoria wording. We are now using they/them. Wording for Corporates may differ depending on whether a higher level of cover is chosen.	
Where are we telling members about this?	Handbook



Policy wording changes



Clearer



Change:	Making Member Online capability clearer
Products affected:	Personal Choice
Update type:	Clearer
We’ve updated the wording in the Personal Choice handbook in relation to Member Online (our member portal where members can manage their membership, view documents or start a new claim online).	
Where are we telling members about this?	Handbook

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Travel policy wording changes

This section focuses our Travel plans.

We’ve reviewed a number of sections to make sure that policy wording is clear and easy for customers to understand.



Change:	Travel helpline opening hours
Products affected:	Travel: all
Update type:	Clearer
<p>We’ve updated the handbook wording to make it clearer when members are able to call our claims helplines.</p> <p>Our non-medical helplines are open Monday to Friday 8am to 8pm and on Saturdays 9am to 5pm.</p> <p>Members calling about non-medical claims are diverted to our Redhill office, which is open Monday to Friday 9am to 5pm.</p>	
Where are we telling members about this?	Handbook Travel certificate

Travel policy wording changes



Clearer

Change:	Length of overseas trips
Products affected:	Travel: European and Worldwide
Update type:	Clearer
The handbook wording has been made clearer what the trip limits are, so for the European Cover plan they have 25 days for trips within Europe, and for the Worldwide Cover plan they have 65 days which is for trips anywhere in the world (so includes the USA).	
Where are we telling members about this?	Handbook Words with special meaning

Travel policy wording changes



Clearer

Change:	List of valuables covered
Products affected:	Travel: all
Update type:	Clearer
We have added more detail under ‘valuables’ to add more depth and clarity (addition of iPod, iPad, Kindle, Laptop).	
Where are we telling members about this?	Handbook Words with special meaning

Travel policy wording changes



Clearer

Change:	Adventure sports upgrade
Products affected:	Travel: Adventure sports upgrade
Update type:	Clearer
<p>We've reworded Adventure sports upgrade wording to make it easier to understand.</p> <p>It's now much clearer what sports are covered as part of Adventure sports upgrade and what sports and activities are totally excluded.</p> <p>We've made clear if you are unsure if your sport or activity is covered to call us, as we're unable to list all potential sports and activities.</p>	
Where are we telling members about this?	Handbook

Travel policy wording changes



Clearer

Change:	Clarity around removal of medical benefit excess and winter sports excess
Products affected:	Travel: all
Update type:	Clearer
We made clear that there is no excess for any claim under the Medical Benefits, or the Winter Sports Cover.	
Where are we telling members about this?	Handbook Table of benefits: medical benefits and winter sports benefits

Travel policy wording changes



Clearer

Change:	Repatriation of mortal remains
Products affected:	Travel: all
Update type:	Clearer
The Table of Benefits included ‘repatriation of mortal remains’ within the same section as ‘local burial/cremation’. This has now been split out to make it clear that only local burial/cremation has a monetary limit (£2,000).	
Where are we telling members about this?	Handbook Table of benefits

Travel policy wording changes



Clearer

Change:	Additional accommodation or transport needed for medical emergencies
Products affected:	Travel: all
Update type:	Clearer
<p>If the member needs extra transport or accommodation as a result of being taken ill whilst overseas, we'll cover these costs and there is no cap to the benefit. If the member needs someone to remain with them or they need someone to fly out and join them from the UK, the IEMA (International Emergency Medical Assistance) phonenumber will need to agree this. This is a capped benefit.</p> <p>The handbook both within the benefits table and Section 2 Medical emergency and repatriation expenses now makes this much clearer.</p>	
Where are we telling members about this?	Handbook Table of benefits

Travel policy wording changes



Change:	Cover for missed departure, delayed arrival and extended delay/cancellation
Products affected:	Travel: all
Update type:	Clearer
<p>We've made clearer that no excess applies for delayed arrivals.</p> <p>Under Section 3 – Disruption or delay to travel plans, members can claim for Extended Delay. We've clarified that this is available for irrecoverable travel, accommodation and pre-paid expenses, if a member has to cancel their trip because their public transport is delayed and they are going to miss 50% or more of their trip.</p>	
Where are we telling members about this?	Handbook

Travel policy wording changes



Clearer

Change:	Third party recoveries
Products affected:	Travel: all
Update type:	Clearer
If treatment is needed because of an accident caused by a third party, we charge 8% interest on the recovered funds. We've added in wording to make this clear.	
Where are we telling members about this?	Handbook

Travel policy wording changes



Change:	Travel insurance as part of private healthcare policy
Products affected:	Individual: Health for You, Personal Health, inSpire Health Plan SME: Business Health Insurance Travel: European / Worldwide and Travel Cover (Individual only)
Update type:	Clearer
We've made it clear that travel insurance is part of the members private medical insurance. We want members to know it's one plan, not a separate policy, as such, wording has been amended in both the travel handbooks and the PMI handbooks.	
Where are we telling members about this?	Handbook

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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