





**Mike Dalby**Distribution Director

### Welcome and thank you

Welcome to our October 2022 product updates. Firstly, I'd like to thank you for your continued support.

Customer interest in private healthcare and wellbeing services remains high. We see this across all segments – Individual, SME and Corporate – in the number of customers that are choosing AXA Health or renewing their private healthcare plan or scheme with us. I'd like to thank you for the role you play in helping customers choose AXA Health.

We know that the cost-of-living crisis means we need to demonstrate the value their private healthcare plan or scheme offers. This year we've been working hard to bring many offers and services to market as soon as they've been ready, such as our Nuffield Health and Hussle gym discounts, and the introduction of our digital MSK service. We'll continue this approach throughout 2022 and into 2023, so it's a light update for Product Review October 2022. Please do look out for more exciting announcements.

Make sure you don't miss out. Sign up for Amplify Extra

We do need to balance affordability and sustainability. The cost of medicines, treatment and technology has risen as have some of our provider contracts. So, from 1 October 2022, we'll be making rate adjustments to some of our plans.

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

Best regards,

#### Mike Dalby

Distribution Director



Better



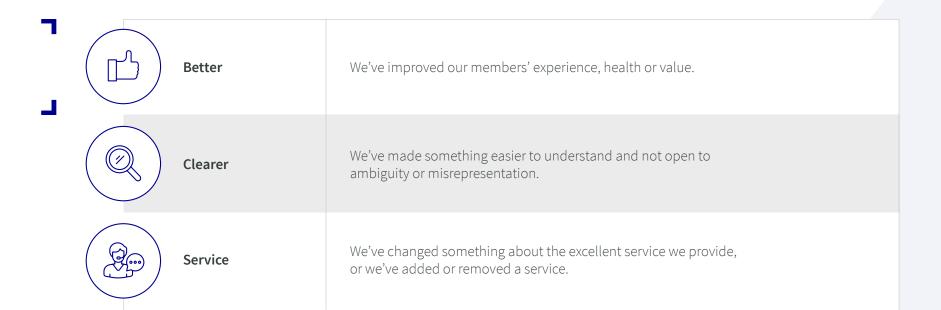
Clearer



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.



### **Changes to benefits**

#### Additional support for menopause

We want our large corporate clients to be able to give their employees access to guidance and treatment for menopausal symptoms. Corporate clients can now choose to add AXA Health's menopause support service on a standalone basis, through Peppy, and/or by making changes to their private healthcare plan or scheme.





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Service

Change:	Additional support when requested for the advice and treatment of the menopause
Products affected:	Large corporate (insured, trusts)
Update type:	Better, service

We've reviewed the benefits available for menopause for corporate clients, to ensure additional advice and treatment is available should a client wish to include this.

The additional advice service provided by AXA Health's menopause support service, delivered by Peppy, is available if clients choose to purchase it for their whole workforce. This means it is separate to any private healthcare cover or trust arrangements.

Clients can now choose to amend the normal exclusion for natural ageing on their healthcare schemes, allowing access to treatment of menopausal symptoms if referral to a specialist is needed. We have a network of British Menopause Society (BMS) specialists who can provide support. Members can be referred through AXA Health's menopause support service, via Peppy (where clients have chosen to include this service), or by a GP.

There are four options available for corporate groups:

- Option 1 keep exclusion as it is.
- Option 2 amend exclusion so it allows for referral for menopausal symptoms.
- Option 3 taking AXA Health's menopause support service, delivered by Peppy, for the whole of workforce whilst keeping exclusion as is.
- Option 4 taking AXA Health's menopause support service, delivered by Peppy, and amending the exclusion so it allows for referral for menopause symptoms.

Where are we telling members about this?

Handbook (where clients choose to add the benefit to their healthcare plan or scheme)

Men and Women's Health Employee Guide

# Changes to Nuffield Health gym offer

To simplify our offering, we're improving the Nuffield Health gym membership discount for members covered on a current AXA Health private healthcare plan or scheme.





**Better** 

Clearer

Change:	All named members on an AXA Health plan or scheme are now able to claim a 40% discount
Products affected:	The discount is available via all of the following: All individual plans, All SME plans, PHC, Large Corporate plans and Health Trusts.
Update type:	Better, clearer

Up until now, lead members have qualified for a 40% discount on a monthly individual membership, with their partner or spouse being eligible for a 20% discount. We are pleased to confirm that all named members on the plan or scheme are now able to claim a 40% discount, including a spouse, partner or dependant.

All employees at clients with AXA Health Private Healthcare, Occupational Health or an Employee Assistance Programme can enjoy a 20% discount along with their spouse or partner.

Where are we telling members about this?

Updates to existing communication channels on the gym offer e.g. our website and member communications.

### The AXA Health app

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The AXA Health app is a key part of our digital strategy, and has been built by experts in response to customer insight and feedback. It brings a health and wellbeing app to our corporate customers for the whole of their workforce.





Better

Service

Change:	The new AXA Health app is now available to our Corporate Clients. It's available to all existing clients from their renewal date. And new clients when they join us.
Products affected:	Large Corporate (insured/trusts) EAP and Occupational Health clients (Excluding EAP Hub clients, and Occupational Health On Demand contracts)
Update type:	Better, service

We've launched the new AXA Health app to large corporate clients. Its available to existing clients from their next renewal date and to new clients as they join us.

The app brings together detailed assessments, coaching programmes, line manager support, inspiring content, services and more. It helps employees take small steps to improve their lifestyles and health.

It's available to all new clients and existing clients from their renewal date – they just need to have an AXA Health corporate insurance plan, corporate health trust, occupational health service, or AXA Health Employee Assistance Programme in place.

The AXA Health app is for those aged 18 and over.

Where are we telling members about this?

Renewal conversations and new business tenders.

## 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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