Your health in expert hands

Your guide to Personal Health
Private healthcare cover for individuals
When life throws you an unexpected challenge, fast diagnosis and treatment are what matters most, along with genuine help, support and understanding from people who care. The earlier you get help, the sooner you can start feeling like yourself again.

With Personal Health cover you’re seen and treated quickly when you’re ill. You see a consultant, rather than a junior doctor or registrar. You’re treated in a private hospital, or the private wing of an NHS hospital. And you have your treatment in comfort – usually your own room, an en-suite bathroom, and flexible visiting hours.

What’s more, you can access breakthrough treatments, including new cancer drugs, as soon as they’re licensed – meaning there’s evidence they work.

Like all private healthcare plans, we can’t cover everything. Out-patient drugs aren’t covered on this plan, and we may limit what you’re covered for depending on your health when you join us.

Why Personal Health

When you need to see a specialist quickly

Our Fast Track Appointments team will make it happen. We know each doctor’s specialism and sub-specialism so we can get you to the right person first time.

1. You just need an open referral from a GP. This is a referral that doesn’t name the specialist you’ll see.
2. We’ll then book an appointment for you, at a time and a place that suits you best.
3. Or we’ll give you a choice of up to three doctors with the right specialism to treat you, and you can get in touch when you’re ready.

On average, members who use our Fast Track Appointments service are seen twice as quickly.*

*Compared with members whose GPs have referred them to a named private specialist (2017 Fast Track Appointments service data recorded from the date the member called our Personal Advisory team).

Talk to us today about looking after you and your family with Personal Health
Extensive cancer and heart care

Lean on us if ever you’re ill

When it comes to cancer and heart conditions, there’s no road map to follow. But that doesn’t mean you have to find your way on your own. We’re here to guide you.

We’ve got a team of nurses who specialise in these conditions. Every one of them knows what a diagnosis like this means. And they’re just a phone call away. Whether or not you’ve had your diagnosis, they’ll be there for you. A listening ear at the end of the phone and a soothing voice to answer your questions. They’ll be there for your family too, to make things a little easier for the people you’re closest to.

Our dedicated heart and cancer nurses will have the time to get to know you, understand your condition and listen to what you’re going through. They’ll explain treatment choices in words that make sense. And they’ll advise you on everything from eating well during chemotherapy to coping at home after heart surgery.

GP appointments when you need them

See a doctor when you want to, through your smartphone or laptop

Doctor@Hand is the online GP service that fits around your life, not the other way round. You can choose a time to suit you best and speak to a doctor wherever you are, by video or by phone. Book online or through the app and select a consultation time that suits you. Appointments are 20 minutes long, giving you plenty of time to talk about your health concerns.

Simply pay as you go with your discount as an AXA PPP healthcare member, or add the service to your Personal Health plan (you get up to five consultations a year with the Extended Cover option).

Doctor@Hand is delivered by Doctor Care Anywhere.

Fast physiotherapy service

When you need to go straight to the physio

With Personal Health cover, you can arrange to talk to a Working Body physiotherapist over the phone as soon as pain strikes – and you won’t even need a GP referral.

They’ll assess your symptoms, and talk to you about what they could mean. If they think exercises could ease your pain, they’ll recommend some you can try at home. And if you need further treatment, they’ll help you plan what to do next. If you’ve chosen the Therapies option, this might be hands-on physiotherapy treatment.

Membership information at your fingertips

Make the most of your membership, online

Member Online is secure and completely personal to you. See your membership details, check claims, search for specialists, get pre-approval for treatment and much more – quickly, online or through the app, from anywhere. There’s less looking for paperwork and more finding out what you want to know, fast. So you can concentrate on what really matters – living well and enjoying life.

Enhanced family cover

We’ll be here to hold your hand

With enhanced family cover from Personal Health, we’ll help you protect your family and keep everyone well.

We’ll include newborns on your plan free until your next renewal (although there may be some limits to our cover). And if they need to stay in hospital for treatment that we cover, we’ll help with the costs of mum and dad staying close by – even when your little ones aren’t so little.

Whether you’re worried about your 100 year old grandmother or your 1 week old baby, you can call our medical helpline – day or night.

If you have responsibilities as a carer, and choose our Extended Cover Option, you’ll have access to the Taking Care information and advice helpline - for personalised advice on navigating the health and social care systems, benefit entitlements, legal and financial matters and much more.
Here's a summary of what's included in every core plan

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<th>In-patient and day-patient treatment</th>
<th>Out-patient treatment</th>
<th>Extra support</th>
<th>Cover for children</th>
<th>Comprehensive Cancer Cover</th>
<th>What's not covered</th>
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<tr>
<td>• Full hospital fees including operating-theatre costs, nursing care, drugs and dressings, specialist fees, consultations, diagnostic tests, CT, MRI and PET scans and physiotherapy. Just use a hospital from our Directory of Hospitals</td>
<td>• CT, MRI and PET scans at a scanning centre or hospital from our Directory of Hospitals</td>
<td>• A nurse to administer antibiotics by intravenous drip at home</td>
<td>• Hospital accommodation for one parent, and up to £100 a night towards a hotel (up to £500 a year), while your child under 16 is receiving eligible treatment</td>
<td>• Diagnostic surgery, CT, MRI and PET scans</td>
<td>Treatment of medical conditions that you had or had symptoms of before you joined (unless you've switched from another plan and have underwriting called 'continued medical exclusions')</td>
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<td>• Surgery—no yearly limit</td>
<td>• Ambulance transport to another medical facility if you're receiving private in-patient or day-patient treatment</td>
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<td>• Specialist consultations with the specialist treating your cancer when you're an out-patient</td>
<td>Pregnancy and childbirth</td>
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<td>• A cash payment of £50 a night up to £2,000 a year when you have in-patient treatment free on the NHS</td>
<td>• A nurse to administer antibiotics by intravenous drip at home</td>
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<td>• Chemotherapy and radiotherapy</td>
<td>Treatment of on-going, recurring and long-term conditions, such as diabetes or asthma. We also call these 'chronic conditions'</td>
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<td></td>
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<td></td>
<td>• Support from one of our dedicated cancer nurses</td>
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<td>Cosmetic treatment (except for birthmarks and prominent ears under our enhanced family cover)</td>
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<td>• Oral surgery for a number of procedures, paid in full</td>
<td>• £100 a night charitable donation to a hospice where you're being cared for as an in-patient or at home</td>
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<td>There are some specialists whose costs we don't pay in full, so it's important you call us if you need to claim</td>
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<td>• External prostheses up to £5,000 a year, and wigs up to £150 a year—when you're having treatment to kill cancer cells</td>
<td></td>
<td>If you choose our Guided Option, we will not cover treatment by a specialist that we didn't help you choose.</td>
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<td></td>
<td></td>
<td>• Oral surgery for a number of procedures, paid in full</td>
<td></td>
<td>Full details can be found in the membership handbook.</td>
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Create your Personal Health plan

With choices that truly reflect the way you live your life, we've made it easy to create healthcare cover that's right for you and your loved ones.

1. Start with your core cover
2. Add your options
3. Manage the cost of your subscriptions

Your core cover: start with peace of mind

We know health. And we know healthcare. In the eight decades we've been helping people stay well, we've learnt exactly what goes into creating real peace of mind. So we provide it as standard with every plan we put in place.

Using the NHS for cancer treatment

As with all private medical insurance plans, your eligibility for cover depends on your medical history. Occasionally we won't be able to offer you comprehensive care for cancer because of your medical history.

If you have NHS Cancer Support instead of Comprehensive Cancer Cover, we won't pay for the treatment of your cancer. You'll use the NHS instead, or pay for the costs of treatment yourself.

During your treatment, if your specialist wants you to have a licensed cancer drug which the NHS won't pay for, we'll pay for that drug and the cost of the drug to be given to you. This doesn't include out-patient drugs as they aren't covered on this plan.

Choices that truly reflect the way you live your life.
Your options: add what’s important to you

Before you take out your plan, think about what’s important to you and what you want to cover. Make a list of your priorities if you like. It’ll help you decide which options to add to your core plan.

### Standard Out-Patient
- Up to three specialist consultations a year
- No yearly limit on diagnostic tests when your specialist refers you
- No yearly limit on practitioner charges when a specialist refers you (includes dietitians, nurses, orthoptists and speech therapists)

### Full Out-Patient
- No yearly limit on specialist consultations
- No yearly limit on diagnostic tests when your specialist refers you
- No yearly limit on practitioner charges when a specialist refers you (includes dietitians, nurses, orthoptists and speech therapists)

### Guided Option
- A choice of suitable specialists we’ve selected for you
- An appointment booking service for the specialists we’ve helped you choose
- Specialist treatment we’ve agreed with a provider we’ve helped you choose, paid in full

### Therapies
- Adds cover for out-patient treatment by physiotherapists, acupuncturists, homeopaths, osteopaths and chiropractors
- No yearly limit on fees
- Up to an overall maximum of 10 sessions in a year when your GP refers you, or when you have therapist treatment through our Working Body team
- Further sessions (as long as we agree them first) when your specialist refers you

### Mental Health
- As an in-patient or day-patient
  - Psychiatric treatment, including accommodation, diagnostic tests and drugs, paid in full at a hospital or day-patient unit in our Directory of Hospitals
  - No yearly limit on specialist fees for psychiatric treatment
- As an out-patient
  - No yearly limit on specialist consultations for psychiatric treatment
  - No yearly limit on psychiatric treatment by psychologists and cognitive-behavioural therapists, as long as your specialist oversees treatment

### Dentist and Optician

#### Cashback
- Dentist’s fees – 80% of cost up to £400 each year
- Optician’s fees – 80% of cost of prescribed glasses and contact lenses up to £200 each year
- £25 a year towards the cost of an eye test

#### Extended Cover
- Cover for visits to a private GP for consultations up to £500 a year
- Cover when you use hospitals outside our Directory of Hospitals
- Cover for using AXA PPP Healthcare recognised specialists
- Planned treatment overseas, up to the cost of the UK equivalent (when agreed by us in advance)
- Up to five consultations a year with a Doctor@Hand GP
- Up to five contacts a year to the Taking Care information and advice helpline

### European or Worldwide Travel Cover
- Adds cover for emergency medical expenses abroad. Also includes cover for travel-related headaches like lost baggage, delays and lost passports. Plus personal accident cover, cover for on-piste skiing. And if you have the Worldwide Travel Cover, you’ll also have cover for emergency dental treatment and business travel. With the Adventure Sports upgrade, you can add cover for activities such as bungee-jumping and paragliding.
Your costs: manage your subscriptions
Private healthcare cover is a way of getting the benefits of private healthcare, without the worry of how you’re going to pay for it.
You pay regular subscriptions, then we pay for your treatment, as long as it’s covered under your plan.
Of course, because Personal Health is all about peace of mind, you can adjust the cost of your subscriptions to make sure you’re comfortable with what you’re paying. We explain how.

Let us choose your specialists for you
If you take out our Guided Option, you’ll agree to use our Fast Track Appointment service every time you need to see a specialist. You’ll still have full access to our hospital list, but we’ll do the work for you - sourcing up to three specialists, who focus on your condition. We’ll book the one you choose at a time and place that’s right for you. And, as you’ll be using specialists we’ve negotiated with, we can pass on the savings to you with a reduced subscription. This Option can’t be taken out if you have our Extended Cover Option.

Select the Six-week option
If you’re happy to use the NHS but you worry about how long it could take to get treatment, this option covers you.
If you can get eligible treatment on the NHS within six weeks of when it should take place, you use it. If you need to wait more than six weeks, you go private straight away. (Outpatient appointments that you’re covered for aren’t affected. You’ll always be seen as soon as possible if you need one of these.)
You’ll save more than 20% a year on your subscriptions and - if all’s well - it won’t be much longer till you’re on the road to recovery. Please note, the six week discount will not apply to the cost of the Therapies Option and the Mental Health Option.

Choose your excess
With an excess, you decide how much of your yearly claims you’d be happy to pay yourself. Including an excess reduces your subscriptions – the higher the excess, the greater the reduction.

Pay up-front
A simple way to save 5%. Pay your subscription yearly instead of monthly.

Good to know: Therapies and cashback claims won’t affect your no claims discount.

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Choose your excess
With an excess, you decide how much of your yearly claims you’d be happy to pay yourself. Including an excess reduces your subscriptions – the higher the excess, the greater the reduction.

Pay up-front
A simple way to save 5%. Pay your subscription yearly instead of monthly.

Choose cancer support on the NHS
If you choose this option, or we’re unable to fully cover you for cancer because of a previous medical condition, your cover will cost you less.

Protect your no claims discount
Your no claims discount applies from the moment you join us - you don’t have to be with us for years first.
We’ll work out what your discount is and apply it to your subscriptions. Each year you renew, we’ll review your discount until you could have our best ever discount of 80% on your subscription cost. If you claim then your NCD will be affected.
Sometimes, you can protect your no claims discount. Ask us if you want to know more about this.

What makes us different
Every year brings new drugs, new treatments and new ways to live well
The body’s a complex and intricate miracle. Every day, we learn more about how it works. The AMA Research Fund is uncovering a link between depression and your sense of smell. It’s discovering what a high-fat diet does to your ability to remember. It’s helping to perfect revolutionary therapies that allow doctors to treat conditions that used to be irreversible. Closer to home, our research nurses are scanning the horizon for advances like those, so we can bring them to you in the future.
Every year, it costs more to look after our members
We’re all used to costs rising every year – whether it’s for a litre of petrol, a loaf of bread, or a subscription to an internet provider. But in healthcare, they rise much more rapidly. When an advance is made in medical science, we want to bring it to as many people as we can. In the same way, bringing more treatments to our members each year means our costs rise too.
We know it’s important that your healthcare plan works with your budget, so there are ways we can change your plan so that you pay less if you need to. To find out more, please speak to one of our advisers.
Talk to us today about looking after you and your family with Personal Health.

Find out more at axappphealthcare.co.uk