Summary of benefits

Global healthcare for companies based in Hong Kong and surrounding countries.

Choose the level of cover that suits you:

The three levels of cover you can choose from	Comprehensive	Prestige	Prestige Plus
Overall policy limit per member	Up to $2,400,000 each year	Up to $3,200,000 each year	Up to $8,000,000 each year
Inpatient and day patient cover			
Inpatient and day patient treatment including surgeons', anaesthetists', physicians' and consultants' charges, diagnostic tests and physiotherapy	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
Cash benefit for each night you receive free inpatient treatment and free hospital accommodation	$160 a night	$160 a night	$240 a night
Parent accommodation. Charges for one parent staying with a child member under 18	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
Hotel accommodation for one parent while a child is in hospital	$160 a night up to $800 per year	$160 a night up to $800 per year	$160 a night up to $800 per year
Inpatient psychiatric treatment	100 days per membership lifetime	100 days per membership lifetime	100 days per membership lifetime
Outpatient cover			
Surgical procedures	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
Medical practitioner charges for consultations	A combined overall limit of $5,600 $1,750 limit on complementary practitioner charges from the overall out-patient limit shown above $480 limit on vaccinations from the overall out-patient limit shown above	A combined overall limit of $9,200 $1,750 limit on complementary practitioner charges from the overall out-patient limit shown above $480 limit on vaccinations from the overall out-patient limit shown above	Within your overall policy limit
Diagnostic tests			Within your overall policy limit
Consultations and treatment for psychiatric illness			Paid in full up to 30 sessions within your overall policy limit
Physiotherapy			Paid in full up to 35 sessions within your overall policy limit
Complementary practitioner charges			Paid in full up to 35 sessions within your overall policy limit
Vaccinations and their administration by a medical practitioner or nurse			Up to $800 each year
Chinese medicine including Chinese herbal medicine, bone setting, cupping and Tui-Na	Included within the complementary practitioner benefit limit	Included within the complementary practitioner benefit limit	Up to 15 sessions at $160 per session within your overall policy limit
Outpatient drugs and dressings prescribed by a medical practitioner	Up to $800 each year	Up to $1,200 each year	Within your overall policy limit
Brain and Body Scans			
Computerised tomography (CT scan), magnetic resonance imaging (MRI scan) and positron emission tomography (PET scan). Received as an inpatient, day patient or outpatient	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
Cancer cover			
i) Radiotherapy and chemotherapy. Received as an inpatient, day patient or outpatient	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
ii) Chemotherapy and/or biological drug treatment to prevent a recurrence of cancer or to maintain remission	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
iii) Experimental drug treatments as part of an ethically approved drug trial	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
iv) Follow up consultations *While you're a member on a plan that includes these. Combined outpatient limit applies to routine motoring consultations, tests and reviews for cancer*	Membership lifetime	Membership lifetime	Membership lifetime
Nurse to give you chemotherapy for cancer or antibiotics by intravenous drip at home	Up to 14 days	Up to 28 days	Up to 28 days
Purchase of wigs during active treatment of cancer	Up to $640	Up to $640	Up to $640
Day patient radiotherapy & chemotherapy cash benefit when treatment and accommodation has been free of charge	$80 a day up to $8,000 per year	$80 a day up to $8,000 per year	$240 a day up to $8,000 per year
Chronic cover			
Routine follow up consultations and 120 day limit on in-patient treatment	Included	Included	Included
Kidney dialysis – for chronic kidney failure	Up to $40,000	Up to $80,000	Up to $120,000
Kidney dialysis – before a transplant	For 6 weeks before transplant (within your overall policy limit)	For 6 weeks before transplant (within your overall policy limit)	For 6 weeks before transplant (within your overall policy limit)
Pregnancy cover			
Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)	Not included (optional on small corporate schemes)	Up to $16,000	Up to $19,200
Palliative care			
Palliative care	Not included	Up to 30 days (Cancer diagnosis only)	Up to 30 days
Emergency treatment			
Emergency treatment in the USA. Emergency inpatient and day patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover	Up to 6 weeks up to a limit of $24,000	Up to 10 weeks up to a limit of $32,000	Up to 10 weeks up to a limit of $48,000
Emergency outpatient treatment whilst you are in the USA (not applicable with USA upgrade)	Not included	Not included	Up to $3,200
Ambulance transport for emergency transport to or between hospitals	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
Evacuation and repatriation service	Included	Included	Included
Health and wellbeing cover			
Non-routine dental treatment, for example, replacing crowns	50% of costs incurred up to $510 per year	50% of costs incurred up to $800 per year	80% of costs incurred up to $5,600 per year
Routine dental treatment. For example, check ups, scale and polish	Not included – optional upgrade available	Not included – optional upgrade available	
Accidental damage to teeth	Up to $16,000 per year	Up to $16,000 per year	Up to $16,000 per year
Prescription glasses and contact lenses	Up to $160 per year	Up to $160 per year	Up to $320 per year
Eyesight test cover	Paid in full for one eye test per year	Paid in full for one eye test per year	Paid in full for one eye test per year
Health check	$480 towards the cost of one health check per year	$480 towards the cost of one health check per year	$640 towards the cost of one health check per year
Disability compensation cover	Not included	Up to $80,000 per year	Up to $160,000 per year
Spinal supports, knee braces and pneumatic walking boots	Combined limit of $3,200 per year	Combined limit of $4,000 per year	Combined limit of $5,600 per year
External prostheses during active treatment of cancer			
External prosthesis to replace a body part following an accident or surgery (not during active cancer treatment – see above)	Up to $8,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group[1]	Up to $8,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group[1]	Up to $8,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group[1]
Support and helplines			
Personal Medical Case Management	Included	Included	Included
24/7 Health Support Line	Included	Included	Included
Virtual Doctor service	Included	Included	Included
Mind Health service	Up to 6 sessions, per condition each year	Up to 6 sessions, per condition each year	Up to 6 sessions, per condition each year
Second Opinion service	Included	Included	Included
Doctor, Dental, Optical helpline	Included	Included	Included

Optional upgrades

Once you've chosen your level of cover, you can choose from our optional upgrades. The optional upgrades available for each level are below:

Comprehensive	
Semi-private room	
Within Hong Kong: cover is provided for a semi-private room and corresponding treatment rates and charges when receiving treatment as inpatient or a day patient.	Within your overall policy limit
Routine pregnancy cover for SME's only	
For small corporate schemes only, cannot be purchased alongside the dental care upgrade or extended outpatient cover. Extend your employees cover to include day-to-day routine pregnancy and childbirth costs. (A moratorium applies, please speak to an advisor for details)	Up to $8,000 per year
Extended outpatient cover for SME's only	
For small corporate schemes only, cannot be purchased alongside the routine pregnancy cover or dental care upgrade. Increased outpatient benefit including on outpatient medical practitioner charges, diagnostic tests and drugs and dressings	Medical practitioner charges for consultations – No annual maximum within the overall plan benefit allowance Diagnostic tests – No annual maximum within the overall plan benefit allowance Consultations for treatment for psychiatric illness – Paid in full up to 30 sessions Physiotherapy – Paid in full up to 35 sessions Complementary practitioner charges and Chinese medicine – $1,750 Vaccinations administered by a medical practitioner or nurse – $480 Outpatient drugs and dressings prescribed by a medical practitioner – No annual maximum within the overall plan benefit allowance.
Dental care	
Increased dental benefit including the addition of routine care such as check-ups, scale and polish. For small corporate schemes this option cannot be purchased alongside the routine pregnancy cover or extended out-patient cover	80% up to $1,600 per year
Prestige	
Semi-private room	
Within Hong Kong: cover is provided for a semi-private room and corresponding treatment rates and charges when receiving treatment as inpatient or a day patient	Within your overall policy limit
Dental care	
Increased dental benefit including the addition of routine treatment such as check-ups, scale and polish	80% up to $2,400
Prestige Plus	
Semi-private room	
Within Hong Kong: cover is provided for a semi-private room and corresponding treatment rates and charges when receiving treatment as inpatient or a day patient	Within your overall policy limit

Excess

You can help control the cost of your premium by adding an excess to your policy: We offer five levels of excess, per person, per year.

$160 $400 $800 $1,600 $3,200

Exclusions

What's not included in the health plans

Our global health plans are designed to cover treatment of medical conditions that respond quickly to treatment – known as acute conditions. Like most health insurance policies, there are a number of exclusions and limitations on the plans and this is just a summary of the most significant exclusions and limitations:

- Treatment of medical conditions you had, or had symptoms of, before you joined
- Routine dental check-ups for Comprehensive or Prestige plans (available as an optional upgrade to Comprehensive and Prestige plans)
- Routine pregnancy and childbirth on Comprehensive plans
- Preventative treatment
- 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)
- Claims if you travel outside your area to get treatment or against medical advice
- USA cover excluded on all plans unless this has been selected with your cover
- Treatment that you receive in the UK from providers that are not listed in our Directory of Hospitals unless you have a Prestige Plus plan
- The costs of arranging treatment.

Full details of what members are and are not covered for are provided in the membership handbook, or are available on request.

[1]AXA Global Healthcare Group - AXA Global Healthcare (UK) Limited and its subsidiaries globally, including AXA Global Healthcare (EU) Limited and AXA Global Healthcare (Hong Kong) Limited.

Insured by AXA General Insurance Hong Kong Limited.

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