

healthcare

we offer international healthcare
protection and exclusive solutions to
meet your needs



International Exclusive

offers you comprehensive coverage
whether you are home or abroad

redefining / standards



International Exclusive, the cover you can trust

Whether you live within Asia or are travelling abroad you'll want to feel sure that, should anything happen to you or your family by way of an illness or injury, you'll have access to the best possible medical care.

While abroad, you might find that the standards of healthcare that we take for granted aren't always available elsewhere. Private facilities are often prohibitively expensive. Local hospitals may be unable to undertake the treatment you need or to arrange transportation to the nearest available healthcare facility in an emergency.

The reassurance of access to private healthcare for you and your family has become more important. **International Exclusive** is an international health insurance that provides a range of options to suit your particular needs. The entry age is up to 80. You have the options to pay your premium in either Hong Kong dollars or US dollars.

In-patient cover

Hospital charges incurred during an in-patient hospital stay are covered giving you peace of mind throughout your hospital treatment. This includes charges for accommodation and cash benefit if you receive free treatment within your area of cover.

Additionally, if your child is covered on your policy and is under 18, your plan will cover accommodation expenses for you to stay with them in hospital.

Out-patient cover

All of our plans offer full out-patient benefits including cover for general practitioner and specialist consultations, prescribed drugs and dressings and necessary diagnostic tests, and vaccinations up to the limits shown.

International Exclusive Plus also includes health screening, pregnancy and delivery benefits, routine dental care and routine optical care for you.



Wherever you are in the world

Depending on where in the world you reside, travel to or wish to receive treatment there are three geographical areas of cover designed to suit your needs, including Asia[#], Worldwide excluding USA[^], and Worldwide.

Whichever area of cover is selected, you can receive medical treatment not only in your country of residence, but also in any other country within the chosen area of cover.

Additional benefits

By choosing **International Exclusive** or **International Exclusive Plus**, you will also have access to the following benefits:

24-hour claims enquiry

We recognise that some of our customers need to be able to contact us at any time of the day for information on their benefits or to discuss a claim. This is especially true for customers who are travelling, or reside outside of Asia where different time zones would otherwise present challenges. With AXA staff based in Asia, the United Kingdom and the United States, you are able to contact us wherever you are and at whatever time is convenient for you.

Pre-existing and chronic conditions covered

Our plans provide you with some cover for pre-existing and chronic conditions after nine months of consecutive membership. After two years of consecutive cover our plans provide you with even higher coverage. To be sure of these benefits please ensure you declare your existing conditions on the application form.

Comprehensive pregnancy and delivery benefit

After 12 months of consecutive membership our **International Exclusive Plus** includes a pregnancy and delivery benefit. Unexpected medical complications that occur during the pregnancy are covered under all our plans after 12 months of consecutive membership.

Get your hospital bills paid directly

We can settle in-patient bills directly with numerous hospitals worldwide which are listed in our international directory of hospitals. However, if you're looking to have treatment at a hospital where we don't have such an arrangement, let us know prior to treatment commencing. We may still be able to make arrangements to settle bills directly with the hospital. You then don't need to worry about having to make a pre-payment on admission to the hospital.

International Emergency Medical Assistance

As a core benefit of all our plans, our overseas evacuation and repatriation service is available wherever you are in the world, 24 hours a day, 365 days a year.

This means that in the case of an emergency and if, in the opinion of an appointed doctor, you can't get the prompt in-patient treatment you need locally, we will arrange to move you to the nearest appropriate facility where it is available. Whether that's to another country, your principal country of residence or your home country, it's just a phone call away.

So, if you need emergency treatment, wherever you are in the world, we will assist you to get the treatment you need. And in the unfortunate event of a member dying, we will also arrange and pay for the cost of bringing their body back to a port or airport in their principal country of residence or their home country.

This is in addition to the 24-hour claim enquiry.



Benefits table

Benefits	International Exclusive			International Exclusive Plus		
	Asia [#]	Worldwide excluding USA ^Δ	Worldwide	Asia [#]	Worldwide excluding USA ^Δ	Worldwide
Please note: benefit values are per person each year unless otherwise specified and are reduced each time you claim only by the net amount (less any deductible, excess or co-insurance) we have actually paid						
Area of cover						
Yearly maximum up to	HK\$18,000,000 / US\$2,300,000			HK\$22,500,000 / US\$2,900,000		
Outside area of cover	Emergency treatment only	Emergency treatment only	All areas covered	Emergency treatment only	Emergency treatment only	All areas covered
Level of reimbursement	Reasonable and customary (R&C) charges			Reasonable and customary (R&C) charges		
In-patient and daycare treatment (including surgery, consultations, consumables etc.)						
Daily accommodation charges	Included (single en-suite room)			Included (single en-suite room)		
Parent accommodation up to	HK\$1,200/US\$150 per night			HK\$1,200/US\$150 per night		
Cash benefit	HK\$1,200/US\$150 per night			HK\$1,800/US\$230 per night		
In-patient direct billing	Included			Included		
Applicable in-patient direct billing network	International directory of hospitals			International directory of hospitals		
Level of cover	100% of reasonable and customary (R&C) charges in the international directory of hospitals			100% of reasonable and customary (R&C) charges in the international directory of hospitals		
Out-patient treatment (including diagnostics, prescribed drugs, dressings etc.)						
General Practitioner and Specialist consultation charges	Included			Included		
Courses of chiropractic treatment, acupuncture, homeopathy and osteopathy up to	HK\$9,000/US\$1,150 Up to 5 visits per 5 consecutive weeks			HK\$9,000/US\$1,150 Up to 5 visits per 5 consecutive weeks		
Traditional Chinese medicine up to	HK\$300/US\$40 per visit Up to 20 visits per year			HK\$300/US\$40 per visit Up to 20 visits per year		
Courses of physiotherapy	Included - Up to 5 visits per 5 consecutive weeks			Included - Up to 5 visits per 5 consecutive weeks		
Co-insurance applicable to all out-patient claims	10%			Nil		
Other benefits						
Health screen up to	No benefit			HK\$8,000/US\$1,000 Available only after 12 months membership		
Pre-existing conditions up to	Years 1 & 2: HK\$18,000/US\$2,300 Available only after 9 months membership Subsequent years: HK\$36,000/US\$4,600			Years 1 & 2: HK\$18,000/US\$2,300 Available only after 9 months membership Subsequent years: HK\$36,000/US\$4,600		
Maintenance of non pre-existing chronic conditions	Years 1 & 2 up to: HK\$18,000/US\$2,300 Available only after 9 months membership Subsequent years: included			Years 1 & 2 up to: HK\$18,000/US\$2,300 Available only after 9 months membership Subsequent years: included		
Oral and maxillofacial surgery	Included			Included		
Ambulance transport	Included			Included		
International Emergency Medical Assistance	Included			Included		
Psychiatric treatment up to	HK\$36,000/US\$4,600			HK\$60,000/US\$7,600		
Accidental damage to teeth	Included			Included		
Pre and post-natal complications	Included – available only after 12 months membership			Included – available only after 12 months membership		
Pregnancy and delivery up to	No benefit			HK\$110,000/US\$13,800 Available only after 12 months membership		
Vaccination up to	HK\$9,500/US\$1,200			HK\$12,000/US\$1,500		
Routine dental care up to	No benefit			80% of eligible expenses incurred up to HK\$9,500/US\$1,200 Available only after 9 months membership		
Routine optical care up to	No benefit			HK\$2,200/US\$280		
Hospice and palliative care up to	HK\$240,000/US\$30,000 in a member's lifetime Available only after 12 months membership			HK\$300,000/US\$38,000 in a member's lifetime Available only after 12 months membership		

Important Notes

- Please refer to the premium table for details of charges.
- Full details of the policy cover, pre-authorization, definitions and exclusions are contained in your personal handbook and membership agreement.

We define Asia as

Afghanistan	Bangladesh	Bhutan	Brunei
Burma	Cambodia	China	Hong Kong
India	Indonesia	Japan	Kazakhstan
Kyrgyzstan	Laos	Macau	Malaysia
Maldives	Mongolia	Nepal	North Korea
Pakistan	Philippines	Singapore	South Korea
Sri Lanka	Taiwan	Tajikistan	Thailand
Timor-Leste	Turkmenistan	Uzbekistan	Vietnam

Δ We define Worldwide excluding USA as

Worldwide excluding USA and US Minor Outlying Islands



Questions you may have...

Will I be covered for any illnesses I've had in the past?

Yes, after nine months of consecutive membership, provided you declare on the application form any illness you have had in the past, we guarantee to cover related treatment up to the amount shown under the pre-existing condition benefit of your plan.

Will I be covered for long-term illnesses?

Yes, maintenance of chronic conditions is covered after nine months of consecutive membership up to the amount shown on your chosen plan under the Chronic Condition benefit. We treat cancer cases differently from other chronic conditions. Major treatment for cancer is covered in full under the main benefits of your plan.

How can I be sure that I'm covered before I go ahead with treatment?

Just ring our customer service team with the details of your proposed treatment. They will confirm your cover before you incur any treatment costs.

Am I protected if I travel outside my chosen area of cover?

Worldwide Cover ensures you are never outside your area of cover. If you choose Asia[#] or Worldwide excluding USA^A cover, we do still provide cover for Emergency Treatment.

Is there a dental benefit?

Accidental damage to teeth is included on all our plans. Routine dental treatment is included under **International Exclusive Plus** after nine months of consecutive membership.

Can I cover my children too?

Yes, you can include any unmarried children under the age of 21 on your policy for an additional premium. When they reach 21 they will be required to take out their own policy.



Health at Hand



As a member you will have access to our health information service, Health at Hand. All calls are made in complete confidence.

Supported by one of the largest electronic medical libraries in Europe, you can get free, immediate help and information 24 hours a day, 365 days a year.

Although this award winning service isn't there to replace your doctor, it's reassuring to know you can pick up the phone and talk to a professional whenever you wish. They can also send free fact sheets and leaflets on a wide range of medical issues, conditions and treatments.

This distinctive service is staffed by:

- Registered nurses, midwives and pharmacists who have over 300 years' combined experience.
- Counsellors who have at least five years' post qualification experience and are specially chosen with the skills to handle issues confidentially over the telephone.

To make things easier when you call, Health at Hand is split into the following 'clinics':

- Family Clinic – babies, toddlers, teenage trouble, pregnancy or retirement.
- Care and Counselling Clinic – stress, addiction, depression or bereavement.
- Pills and Prescriptions Clinic – medicines, side effects and pain relief.
- Travel Clinic – inoculations, taking children abroad and medical advice by country.
- Healthy Living Clinic – exercise, diet, drinking, smoking and cholesterol control.
- Men's Health Clinic – prostate issues, testicular cancer, impotence and fertility.
- Women's Health Clinic – fertility, screenings, menopause and osteoporosis.

Health at Hand does not take the place of your medical practitioner, nor does it diagnose or prescribe.



This product is developed in an agreement between **AXA General Insurance Hong Kong Ltd** and **AXA PPP healthcare limited** taking into account the medical insurance needs of people living throughout Asia.

AXA PPP healthcare limited is one of the longest established and largest medical insurers in the UK. The company was founded in the UK in 1940. Now nearly 70 years later, **AXA PPP healthcare limited** has over five million members worldwide.

AXA: a world leader in financial protection

AXA Group in 2008

- 91 billion euros in consolidated revenues
- 981 billion euros in assets under management
- 214,000 employees worldwide working to deliver the right solutions and top quality service to our customers
- 80 million customers across the globe have placed their trust in AXA to:
 - Insure their property (vehicles, homes, equipment)
 - Provide health and personal protection coverage for their families or employees
 - Manage their personal or corporate assets
- Standard & Poor's Rating: AA

AXA General Insurance Hong Kong

- one of the top general insurers in Hong Kong
- over 170 years of local experience in Asia
- over 200 professional, well-trained and caring staff
- wide range of SMART products for individual and business needs

motor

property

leisure & travel

healthcare

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