

While you get on with your life, let us take care of your healthcare needs. Whether it's paying for medical treatment, providing information and advice or helping to improve your lifestyle, we can help.

At AXA PPP healthcare we are dedicated to supporting you.

INDIVIDUAL MEDICAL INSURANCE
COMPANY MEDICAL INSURANCE
INTERNATIONAL MEDICAL INSURANCE
OCCUPATIONAL HEALTH
HEALTH AND SAFETY
EMPLOYEE ASSISTANCE PROGRAMMES
DENTAL COVER
TRAVEL INSURANCE

www.axapphealthcare.co.uk



PPP HEALTHCARE

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Be Life Confident

POLICY SUMMARY

Business Choice 6
Gold 6 and Silver 6
March 2005



PPP HEALTHCARE

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Key facts of the Business Choice 6 plan

keyfacts

This summary is a brief description of your private medical insurance (PMI) cover from AXA PPP healthcare. It does not contain the full terms and conditions which can be found in the membership handbook.

Benefits	Cover level 1	Cover level 2	Notes
In-patient and day-patient treatment			
Hospital charges†	✓	✓	Business Choice 6 – covers treatment that involves a hospital stay and/or surgery, if the NHS cannot provide that treatment within six weeks of your specialist deciding when that treatment is necessary. There is no cover under Business Choice 6 for emergency or urgent treatment.
Consultant/specialist fees††	✓	✓	
Diagnostic tests	✓	✓	
Radiotherapy/chemotherapy	✓	✓	
Psychiatric treatment	✓	×	
Out-patient treatment			
Consultations with a consultant/specialist*	✓	✓	*Full cover is provided for these benefits on the Gold 6 policy. There is a combined annual limit of £1,000 on the Silver 6 policy.
Diagnostic tests*	✓	✓	
Radiotherapy/chemotherapy	✓	✓	
Physiotherapy and other therapies*	✓	✓	
Psychiatric treatment*	✓	×	
Additional benefits			
Hospital-at-home	✓	✓	To cover the cost of a nurse to administer intravenous chemotherapy or intravenous antibiotics at home.
Private ambulance	✓	✓	
Parent accommodation	✓	✓	When staying with a child covered by the policy. For one parent only, child must be under 11.
NHS cash benefit	✓	✓	£500 for in-patient treatment for five to nine nights, or £1,000 for in-patient treatment for ten or more consecutive nights.

†As long as the hospital you choose for treatment is included in our Directory of Hospitals, and it's within your chosen level of cover, we'll pay your eligible treatment charges in full. With cover level two, you are usually provided with a single room, but it's not guaranteed with all hospitals.

††We will pay your specialist's fees in full, as long as they are in line with the level customarily charged for the treatment you are given.

You can check all of these details by calling our freephone team of Personal Advisers.

What is Business Choice 6?

The Business Choice 6 policy offers you cover for private medical treatment of new medical conditions that arise after you join. This includes in-patient and day-patient treatment, associated specialists' charges, out-patient surgical procedures, radiotherapy, chemotherapy and treatment of psychiatric illness if you have cover level one. In addition, it provides you with cover for computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET) scans as well as cash benefits of either £500 for in-patient treatment for between five and nine consecutive nights or £1,000 for ten or more nights. Gold 6 policy provides you with full cover for diagnostic tests, out-patient consultations, and complementary practitioner and clinical practitioner charges (including physiotherapy). Silver 6 provides you with up to £1,000 of benefits for these.

With Business Choice 6, if the NHS can give you the hospital treatment you need within six weeks of the specialist having decided what treatment you need, then you must use the NHS. However, you have immediate access for those operations listed in the benefits table in the membership handbook and for radiotherapy or chemotherapy performed as day-patient treatment or out-patient treatment.

What are the main exclusions of Business Choice 6 policies?

The principal exclusions and limitations are:	Where can I find more information?
<ul style="list-style-type: none"> Pre-existing medical conditions. However, you may have joined on a different basis in which case that fact will be shown on your membership statement. 	The 'New medical conditions' section of the membership handbook.
<ul style="list-style-type: none"> General dental procedures. 	The 'Type of treatment' section of the membership handbook.
<ul style="list-style-type: none"> Complications of pregnancy and childbirth. 	The 'Type of treatment' section of the membership handbook.
<ul style="list-style-type: none"> Psychiatric treatment (cover level two). 	The 'Recurrent, continuing and long-term treatment' section of the membership handbook.
<ul style="list-style-type: none"> Chronic conditions. 	The enclosed chronic conditions leaflet.

What do I do if I want to make a claim?

If you need to make a claim simply call our team of Personal Advisers on 0800 454 080. Full details of how to make a claim are included in the enclosed membership handbook.

What should I do if I have reason to complain?

If you are dissatisfied with the service we have provided or if you feel that we have made a wrong decision, please contact us. If you are dissatisfied with the outcome of our investigation, you can ask the Financial Ombudsman Service to consider your complaint.

If you have a claim against AXA PPP healthcare

In the unlikely event that AXA PPP healthcare becomes insolvent and is unable to pay the benefits under your policy, you are protected by the Financial Services Compensation Scheme (the FSCS).

The first £2,000 of any claim is protected in full. For amounts above this FSCS will ensure that policyholders are compensated to 90% of the value that their policy would have paid.

Further information about the operation of the scheme is available on the FSCS website: www.fscs.org.uk.

Do I have the right to cancel the policy?

No, this policy has been purchased by your employer and only your employer is entitled to cancel. The policy is for one year unless we have agreed something different with your employer. If this is the case you will be notified separately.