




BUSINESS CHOICE

Simply one of the best ways to keep your team in top form
AXA PPP healthcare – your ideal business partner



PPP HEALTHCARE

Be Life Confident



The success of your organisation depends on teamwork – so it pays to keep everyone fighting fit

If you're running a giant multi-national company, a couple of employees off sick for a week or two is hardly likely to affect overall performance too badly.

For the smaller business, however, sickness absence can be a major threat.

Your profitability depends on teamwork – and the fewer the number of players, the more vital each member of the team becomes.

Some of your employees may be in direct contact with your customers – which means they'll be seen as the public face of your company. If that face is absent due to illness, your business could suffer too.

That's why it makes very good sense to do all you can to protect the health of everyone involved in your organisation.

And that's precisely what AXA PPP healthcare's Business Choice medical insurance is designed to help you to do.

Business Choice Protects you, your team... and your business

Developed for organisations who would like to cover up to 12 employees, our Business Choice medical insurance plan provides a host of valuable benefits.

Reduces sickness absence – brings real peace of mind

By giving your employees swift access to the expert medical care they need – without having to wait for an NHS appointment – medical insurance can help to effectively reduce the costs of sickness absence to your business.

As well as helping them get fit, well, and back to work again without delay, early diagnosis and prompt access to treatment brings real peace of mind – alleviating long periods of worry, that can affect performance at work.

A swift recovery and return to work also reduces the pressure on other employees who may have had to take on extra tasks to cover for a sick colleague. This can be especially beneficial in a smaller business environment.

There is also the advantage that non-emergency treatment can be conveniently arranged around existing work or family commitments, thereby minimising any disruption to your business.

Choose Business Choice and you'll be in very good company – the results of an Employee Benefits magazine survey in 2004 showed that 68% of employers felt that medical insurance helps to cut sickness absence.

Increases staff loyalty, retention and recruitment – vital in a small team

Many businesses are now offering private healthcare as part of their employment package. In fact, of all the employee 'perks' on offer, you'll find private medical insurance right there near the top of most employees' wish lists. It is widely perceived as a highly desirable part of any employment package, especially if it can also be extended to cover family members too – as our plans do, of course.

Perhaps most importantly of all, investing in top quality health insurance from a leading name like AXA PPP healthcare shows your team that you really care about their well being. It can improve your company's profile as a caring employer (useful when tendering for new business) and improve morale – leading to increased performance and productivity. It will also help you to recruit, and retain, the high calibre people your business needs to succeed.

How the plan works

When an employee needs medical treatment

If your employee develops an eligible medical condition that requires treatment, they simply inform their GP that they have medical insurance cover with AXA PPP healthcare. Should the GP consider it necessary, your employee will be referred promptly to a specialist who investigates the patient and arranges for necessary treatment at a convenient time and place for the employee.

If preferred, your employee always has the option of using the NHS if they wish.

Business support benefits

As well as providing cover to look after the health of your employees, our package of innovative benefits will help you to look after the health of your business. The following benefits are all included with Business Choice.

Personal Business Assistance

Our service ensures you don't miss that important call and enables you to maintain contact with customers, prospective clients or suppliers if you or your employees covered by the plan are unwell or in hospital. We'll take your calls and emails, relay messages to you and follow up any necessary action if you wish whether this is replying to a client or supplier's emails or writing a letter to a customer on your behalf.

Legal Advice Line

Our legal advice service gives you and employees covered by the plan access to our team of dedicated legal specialists, in British and European company, employment and civil law, 24 hours a day.

Cash benefits

We provide a cash benefit of up to £1000, which can help to cover related expenses if you need to stay in hospital, either NHS or private, for 10 nights or more. For stays of five to nine nights, the benefit is £500.

Dental cover and travel insurance are also available

We offer dental and travel cover to complement your medical insurance plan.

Corporate Dental Cover

We offer a choice of dental plans for groups (a minimum of three employees qualifies for group membership). This ranges from simple dental accident and emergency cover to full preventative dental care. Our basic Key Corporate Dental Cover starts at just £3.50 per person per month.

Travel Cover

AXA PPP healthcare's Travel Cover protects employees for both business and holiday travel. As well as covering the cost of private medical treatment abroad, it has the major benefits of other travel insurance policies.

What Business Choice offers

A comprehensive range of private medical cover plus exclusive member services

Your employees will receive prompt access to a range of private medical care – including physiotherapy and ‘complementary’ treatment. They can also choose their consultant and select from our national network of quality-assessed hospitals. We usually settle all eligible bills for treatment directly – so members won’t be out of pocket while waiting to be reimbursed.

Health at Hand – our exclusive around-the-clock medical support service

Members and their families also have access to Health at Hand – our exclusive health information and personal counselling service. Staffed by registered nurses, pharmacists, midwives and counsellors, Health at Hand is available 24 hours a day, 365 days a year. It’s completely confidential and calls are free of charge.

Health at Hand offers help and information on virtually any health-related query, from details of a medication’s side-effects to the location of the nearest emergency dentist (even at two in the morning!).

Quality customer service

Our team of Personal Advisers gives you a single point of contact. They will help you or your employees with any aspect of membership, from how to make a claim to pre-authorising treatment. They are at your service from 8am to 8pm, Monday to Friday and 9am to 5pm, Saturdays. (Note: calls may be recorded in case of a subsequent query.)

In the event of a claim, our Advisers can quickly access your employees’ membership details and provide clear, concise telephone advice to help reduce the strain on your employees at what can be a particularly stressful time.

Easy to run – simple to budget for

Business Choice premiums are based on an individual’s actual age (not five year age bands, such as some other insurers use). This allows businesses to easily estimate, and budget for, the following year’s costs.

We believe you should be rewarded if your employees make no claims. Business Choice is a no claims discount product. A no claims discount rewards customers who do not claim. Every year you or anyone covered by your policy doesn’t need to make a claim, we will reward you with a larger no claims discount. And, as we understand there will be times when you will need to make a claim, if this happens we will only reduce your no claims discount by a number of steps, not remove it altogether. When you take out Business Choice, you will automatically qualify for a no claims discount, so you will enjoy reduced premiums from the very beginning. Then, every year you, and your employees do not make a claim you will be rewarded with a further year’s no claim discount, up to a maximum of 50%. If you, or anyone covered by the plan, does need to make a claim, rather than losing your no claims discount completely, we will reduce it by three steps, however many claims are made in the year. However, calculating small businesses’ premiums on claims experience alone can lead to excessive variation from one year to another.

Your premium will be based on a number of factors including your choice of scheme, excess level, hospital cover level, the number of people in the group, their ages and the claims made on each membership within the group. We will also consider the medical underwriting you have chosen. The trend in claims experienced by all small business groups will determine the underlying price of each plan.

A number of different medical underwriting terms may be available to your company, depending on the size of your group and any current healthcare schemes. Here is a brief explanation of each:

Fully underwritten – This requires each applicant to supply a medical declaration on the application and, in certain circumstances, a medical report. Pre-existing medical conditions are then excluded where necessary.

Two year moratorium – The applicant does not complete a medical declaration prior to joining, but membership is on the understanding that all pre-existing medical conditions experienced during the last five years are only covered after being a member for two continuous years and after being free from all treatment, medical advice, drugs or medicines, or special diets relating to that condition for one year. All new conditions are covered from the date of joining.

No worse underwriting terms – If you join this plan on the basis of ‘no worse medical underwriting terms’ this means that we have applied the same medical underwriting terms your previous insurer used. It is important to remember, however, that this relates only to the specific medical underwriting terms. Your policy will be subject to our general terms including the exclusions and limitations which you will find in the membership handbook.

Family members may also be included.

With optional excess levels of £0 or £100, a 6 Week Option, and psychiatric cover and out-patient levels depending on your level of cover, you can choose which combination is most suitable for your company.

And, of course, your AXA PPP healthcare plan is an allowable business expense.

What is a 6 Week Option?

A 6 Week Option is available on Business Choice. It works like this:

If the NHS is unable to provide the treatment scheme members need within six weeks of their specialist saying they need it, then they qualify for private in-patient, day-patient and out-patient surgical procedures straight away.

There is no benefit for urgently needed treatment as, in these circumstances, the NHS can deal with it in under six weeks.

By not covering treatment of medical conditions that the NHS can treat within six weeks, our 6 Week Option enables you to benefit from reduced premiums as well as the peace of mind that members should get the treatment they need within six weeks.

In addition, we cover private provision of the following surgical procedures straight away even if the NHS waiting list is less than six weeks: varicose veins surgery, tonsillectomy, insertion of grommets, removal of gall bladder, haemorrhoidectomy, adenoidectomy, correction of squint, cataract surgery, removal of bunions and day-patient and out-patient treatment of chemotherapy and radiotherapy.

Why AXA PPP healthcare is the best choice for your business...

Over 60 years' of experience

We have been helping people to secure private medical care since 1940 – eight years before the NHS was founded – and today we are one of the UK's leading private medical insurance providers.

A global pedigree

Today our company forms the UK healthcare arm of AXA – one of the world's leading insurance and investment management companies.

Award-winning service – four years running!

AXA PPP healthcare won the Your Money Direct Award for Best Private Medical Insurance Provider for four consecutive years – testament to the quality of our products and services.

A name you – and your team – can trust

As one of Britain's best established medical insurers, our name will give your employees real confidence that you have chosen a quality provider for their benefits package – a real advantage, particularly when it comes to recruiting – and retaining – good people.

A network of quality-assessed hospitals

We offer an extensive national network of hospitals and scanning centres that we have carefully selected for their quality, range of services and value for money.


Our commitment to providing our members with access to care in quality-assessed hospitals is supported by the following Laing & Buisson – PMI UK Market Sector Report 2002:

“To date AXA PPP healthcare has pursued the (hospital) network concept more vigorously than other insurers, and is probably in the best position to reap long-term benefits associated with lower costs negotiated through network agreements.”

Committed to service quality improvement

We constantly strive to improve our products and services. That's why we've recently implemented a Measurement of Service Quality Improvement Tool within our company – allowing us to constantly monitor, assess and improve our service to our customers.





We're never 100% satisfied – until we know you are

“AXA PPP healthcare has provided my company with private medical insurance for over 10 years. This relationship has endured for many reasons, but, in particular, for the quality of service which AXA PPP healthcare has provided to the company in terms of administering our group healthcare scheme and the quality of service provided to those members of the scheme who have had to make use of private healthcare over the years.

We continue to admire AXA PPP healthcare’s ongoing efforts to improve the products which they offer, and service which it provides, and, in particular, its effort to contain the costs of our scheme.”

J. R. Ford
Secretary
The North British Distillery Ltd.

Benefits	Comprehensive – Gold	Standard – Silver
In-patient and day-patient treatment: specialists' fees/consultations/ diagnostic tests on specialist referral/physiotherapy	No annual maximum	No annual maximum
Psychiatric treatment	Cover level one only	Cover level one only
Out-patient treatment: Surgical procedures	No annual maximum	No annual maximum
Specialists' consultations including psychiatric treatment on cover level one	No annual maximum	These four benefits have a combined overall limit of £1,000 a year. However, treatment per year for GP referred physiotherapy and/or complementary practitioner treatment is limited to an overall maximum of 10 sessions per year for cover level two and 20 sessions per year for cover level one
Diagnostic tests	No annual maximum	
Clinical practitioners' charges including physiotherapy Complementary practitioners' charges	No annual maximum However, treatment per year for GP referred physiotherapy and/or complementary practitioner treatment is limited to an overall maximum of 10 sessions per year for cover level two and 20 sessions per year for cover level one	
Radiotherapy and chemotherapy	Paid in full	Paid in full
i) CT, MRI, PET scans ii) Cash benefit for using a CT, MRI or PET facility not listed as a scanning centre in the Directory of Hospitals	Paid in full in a scanning centre listed in the Directory of Hospitals £50	Paid in full in a scanning centre listed in the Directory of Hospitals £50
Additional benefits Ambulance transport	Paid in full	Paid in full
Parent accommodation for child members under age 11	Paid in full	Paid in full
Hospital-at-home	Paid in full	Paid in full
Cash benefit following a five to nine night stay in hospital or a 10 night stay or more	£500 lump sum following a five to nine night stay £1000 lump sum following a 10 night stay or more	£500 lump sum following a five to nine night stay £1000 lump sum following a 10 night stay or more
Legal Advice Line	Included	Included
Health at Hand 24 hour health information and counselling	Included	Included
Personal Business Assistance	Included	Included

While you run your business, let us look after your healthcare needs.

Whether it's improving your employee benefits package, controlling the cost of absence, addressing occupational health issues or providing stress and trauma counselling, we can help.

At AXA PPP healthcare we are dedicated to supporting you, your employees and your business.

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

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