

Access to medical reports

We aim to make the process of making a claim as straightforward as possible for you. If you make a claim we ask you to indicate that you consent to us obtaining additional medical information about you, if necessary, in order to establish the eligibility of the claim.

As you can appreciate, we also have to prevent any fraudulent claims. In order to do this should a member refuse us access to their medical records, we will not pay their claim and will recoup any previous monies that we paid in respect of that medical condition.

Please see the **Receiving treatment and making a claim** section for further details.

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

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PPP HEALTHCARE

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Be Life Confident

MEMBER'S GUIDE TO IMPORTANT CHANGES

VIP, Executive + Business Express
Review 2005/6
October 2005



PPP HEALTHCARE

Be Life Confident

Your guide to important changes

Some details of your policy have changed – we would like you to know why

Our aim is to give you good value medical insurance.

To help us achieve this we keep a close eye on trends and developments that may have a bearing on our policies and services, such as advances in medicine.

Taking these into account – and amending our policies accordingly – helps us to look after the best interests of nearly two million members.

Please read the contents of this leaflet carefully as these changes directly affect your cover. The following paragraphs detail the changes. And remember, if you have any questions, just call our team of Personal Advisers on 0800 454 080.

Clinical practitioner benefit (For Business Express)

We are pleased to be able to increase the cover available for out-patient treatment with a clinical practitioner on Business Express. Previously such treatment was restricted to £250, however we have removed that limit and have now increased your cover to a combined overall limit of up to £750 for members who have cover level one and £500 for members who have cover level two. This combined overall out-patient limit will cover you for clinical practitioner treatment, specialist consultations, diagnostic tests and complementary practitioner charges when received as out-patient treatment.

For full details of your cover for **out-patient treatment**, please see the **Benefits table** section of your handbook.

Physiotherapy and complementary practitioners (cover level one members)

Previously your policy provided cover of up to a total of ten sessions of GP referred physiotherapy and/or complementary practitioner treatment during a membership year.

We have decided to extend cover up to a total of 20 sessions of treatment during a membership year. If you require more than the overall maximum of 20 sessions, such treatment is available when it is under the control of a specialist.

For full details of your cover for treatment with a physiotherapist or a complementary practitioner, please see the **Who we pay for treatment** and the **Benefits table** sections of your handbook.

Out-patient limit (for cover level one members on Executive)

Previously, your policy provided a combined overall out-patient limit of £1,000 to cover you for out-patient clinical practitioner treatment, specialist consultations, diagnostic tests and complementary practitioner charges when received as out-patient treatment.

We have decided to extend this limit to £1,200.

For full details of your cover for **out-patient treatment**, please see the **Benefits table** section of your handbook.

Accidental death benefit (cover level one members)

We have added a new benefit to your policy. We will pay £15,000 for VIP, £10,000 for Executive or £5,000 for Business Express if you have an accident, which results in your death solely and independently of any other cause and within 90 days of such accident.

For full details of your cover for accidental death, please see the **Additional benefits if you have cover level one** and **Benefits table** sections of your handbook.

Cover for specified chronic conditions

(for cover level one members on VIP)

We have added a new benefit to your policy. We will pay for the eligible out-patient routine follow-up consultations and associated diagnostic tests (but not out-patient drugs and dressings) with a specialist for the purpose of monitoring the on-going control of a specified chronic condition. By a specified chronic condition we mean: angina, asthma, diabetes, epilepsy, heart valve problems, high blood pressure, glaucoma, osteoarthritis, rheumatoid arthritis, thyroid problems and ulcerative colitis.

For full details of your cover for specified chronic conditions, please see the **Recurrent, continuing and long-term treatment** section of your handbook.

Treatment abroad (applies to VIP/Exec/Bus exp only)

Many more people now travel abroad and the need to make travel arrangements, including appropriate travel insurance cover, has become an increasing part of our lives. In order to ensure that the cover we provide remains appropriate we have reviewed our cover for treatment abroad and made some important changes.

If you or a member of our family should fall ill while abroad you will still be able to call our emergency control centre for help and assistance anywhere in the world. We can put you in touch with an English-speaking doctor to assist in ensuring you receive appropriate treatment. The costs of treatment would not be met by us, so you should ensure that you have appropriate travel insurance.

The benefit for immediate emergency in-patient treatment has been removed because that cover is now insufficient to meet most people's travel needs. We considered enhancing this benefit but felt that this would increase premiums prohibitively.

Please see the **Overseas assistance services** section, **benefits table** and **glossary** for further details.

For any members travelling abroad, we strongly advise that you take out appropriate travel insurance. Your company may have purchased travel cover from us. If this is the case this will be reflected on your membership statement and you should read your Travel Cover handbook for details of your overseas cover.

Oral surgical procedures

Your policy provides cover for certain oral surgical procedures when the treatment is provided by a surgical dentist or an oral and maxillofacial surgeon. We are introducing arrangements with facilities where eligible oral surgical procedures can be performed, and these will be indicated in our Directory of Hospitals. The facilities are being appointed for their expertise in performing these procedures and the arrangements will be implemented over the next 18 months. Where it is possible for you to use one of these facilities, you should do so to ensure your claim will be eligible. Where we have these arrangements in place your dentist will refer you directly to the facility. Please remember to telephone us before undertaking any treatment so that we can advise you on your claim.

Please see the **Type of treatment** section for further details.