



**Health**

A photograph of a man and a woman in a modern office setting. The man, on the left, is wearing a blue button-down shirt, jeans, and red-rimmed glasses. The woman, on the right, is wearing a grey blazer over a white top and black pants. She is pointing at a whiteboard covered in colorful sticky notes. A large red arrow graphic points from the woman towards the whiteboard.

# **Healthy business, better control**

**Advance for mid-sized businesses**  
A fresh approach to health and wellbeing for  
65 to 250 employees



# Complete control


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Time is tight and budgets are too. Every minute, every pound you spend has to make a difference.

Advance for mid-sized businesses is a fresh approach to corporate health and wellbeing – inspiring your workforce to live life well and supporting better health and productivity.

With the built-in control of specific stop loss, you get greater certainty on costs, so you can budget with confidence.

And thanks to our unique profit share arrangement, you even get money back when member claims are lower than expected over a two-year period.

A man with a beard and a woman with glasses are sitting at a wooden table in a bright, modern office. They are looking at a document together. The man is wearing a blue checkered shirt and a watch, and the woman is wearing a black and white striped shirt. There are several black folders on the table. The background is a large window with a view of a city.

**80% of companies said  
employee experience and  
wellbeing are becoming  
more closely linked\***

\*AXA Health and REBA Employee Wellbeing Research report 2023

# Plan with confidence

In any business, health claim numbers can vary widely from year to year. So we smooth any impact on premiums by providing cover which includes a two year profit share plus a renewal pricing matrix that let you plan with confidence.

## Greater certainty with your renewal guarantee

Be confident of your costs for longer and avoid unwanted surprises.

At the end of the first 12 months of each two-year period, we'll hold your renewal rates so long as your annual claims cost is below 75% of your premium.\*

Even at the end of a year with a high number of claims, the maximum increase you'll see is 25%.†

### How it works

Claim costs† as a percentage of premiums‡	Maximum premium increase after first year
Less than 75%	0% – we'll hold your rates
75% to 84%	10%
85% to 94%	15%
95% to 99%	20%
100% and above	25%

\*Premiums after commission paid to your intermediary and taxes at the current rate.

†We'll confirm in writing within three months of the group moving to AXA Health whether there are any ongoing Biological Therapy claims. If not, we won't increase your premium by more than 25% at the first renewal. If there are any ongoing Biological Therapy claims the maximum 25% increase guarantee doesn't apply. The maximum increase guarantee applies in the first year of each 2 year Profit Share thereafter.

## Virtual specific stop loss

### Protecting your future premiums

We protect renewal premiums by proactively managing claims and setting a virtual specific stop loss.

When calculating renewal premiums we'll cap any individual members claims at £45,000.

We set this level based on years of claims data across the AXA portfolio.

Stop loss does not apply to claims for biological therapy that are ongoing at the start of your plan.

## PLUS - share in your scheme's profitability

When claims are lower than expected, we'll pay you money back.

If the cost of claims is less than 80% of your premium\* at the end of your two-year contract, you'll get half the difference back.

### Example of how profit share works

Premium* for two years	£200k
80% threshold	£160k
Claims for two years	£120k
Difference	£40k
Your profit share	£20k

\*Premiums after commission paid to your intermediary and taxes at the current rate.

£ amounts are for example only and are not guaranteed.

# Inspiring talent

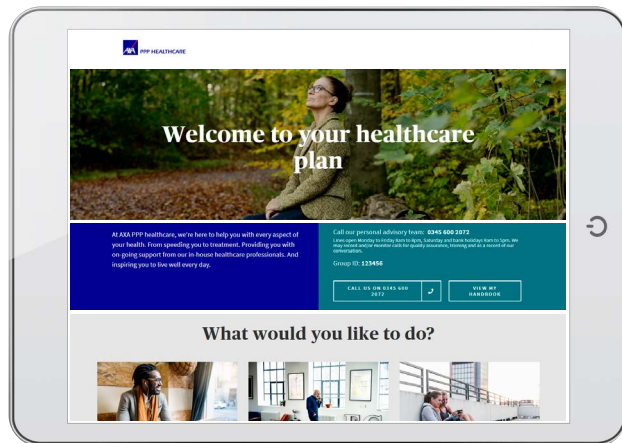
Together, let's inspire your workforce to live life well so everyone gets the most out of every day.

We'll work with you to help build a fit, healthy and productive workforce so your business and employees can thrive.

## Your Wellbeing Hub

For everything to do with their benefits, making a claim online or looking at their handbook, there's one place online for employees to start: the Wellbeing Hub.

The Wellbeing Hub is bespoke to your company. On registration one login gives employees access to both the Wellbeing Hub and Member Online, their personal membership area.



## AXA Health app

Help all your employees to find motivating ways to build healthy habits that last. The AXA Health app puts your whole workforce in control of their health so they can achieve real change.

- Powerful online wellbeing assessments help your employees understand their 'health age' and get a clear picture of their health, both in mind and body.
- Customised coaching programmes encourage your employees to move more, stay calmer and happier, improve their sleep or work well from home.
- Expert-curated content inspires and motivates.
- Quick and easy signposting to other AXA Health services.<sup>1</sup>

The AXA Health app is available to everyone aged 18 and over in your organisation, insured or not, free of charge,<sup>2</sup> when you have an AXA Health corporate health insurance plan or occupational health service with us, or our Employee Assistance Programme.<sup>3</sup>

## AXA Doctor at Hand

AXA Doctor at Hand is a 24/7 service, available to your employees wherever and whenever they need it. From a choice of appointments with GPs or Advanced Nurse Practitioners for advice, prescriptions, tests or eligible referrals, AXA Doctor at Hand takes care of things seamlessly.

- With AXA Doctor at Hand, appointments by video or phone are available 24 hours a day, seven days a week, 365 days a year. GPs are available 24/7. Advanced Nurse Practitioners are available from 8am to 10pm.<sup>4</sup>
- Prescriptions delivered to a choice of locations.<sup>5</sup>
- GPs can liaise directly with us for specialist referrals, as well as recommend some diagnostic tests and scans<sup>6</sup> without the need to see a specialist first.



<sup>1</sup>Your employer's contract agreement with AXA Health will determine which services are available to you within the app. <sup>2</sup>Tiered pricing options may be introduced in the future. <sup>3</sup>Excludes occupational health on-demand clients and EAP hub clients. <sup>4</sup>Subject to availability. <sup>5</sup>Available in most circumstances. Outpatient prescriptions and deliveries are not covered by the scheme and may cost more than on the NHS. Medicine may not be available worldwide. Prescriptions are restricted in USA and sanctioned countries. <sup>6</sup>If included on your AXA Health Advance plan and where clinically and geographically appropriate. Available in England, Wales and Scotland. Dependants must be aged 18+ for GP to organise diagnostics.



# Supporting your talent

**“ You’ve tried googling whether you can take an antibiotic with an antihistamine and now you’re even more confused than when you started. ”**

Our nurses, counsellors, pharmacists and midwives are ready with expert guidance and support your employees can trust 24 hours a day, 365 days a week.

Nurses and counsellors available 24/7. Midwives and pharmacists available 8am to 8pm Monday to Friday, 8am to 4pm Saturday, 8am to 12pm Sunday.

**“ An employee has a GP referral for further investigation, but how can you be sure they get to see the right specialist? ”**

When an employee has a GP referral, our **specialist appointment booking service** directs your employees to fee-approved specialists, quickly. The consultation will be covered if you include the appropriate benefits in your plan.

We’ll book a convenient appointment with an appropriate specialist that fits around work and home.

**“ How do you stop today’s stiff knee turning into tomorrow’s six weeks absence? ”**

With musculoskeletal conditions one of the main causes of absence, your employees, aged 18+, can get expert guidance from our sophisticated digital musculoskeletal service.

Our **muscles, bones and joints service** is designed to prevent aches and twinges turning into absent weeks.

**“ How can you be there even when you know people may not turn to you? ”**

Many people feeling low mood, stress, anxiety or depression, may actively try to hide their feelings from their employer. But you can still be there for them.

When you choose to include mental health cover with your plan, your employees, aged 18+, have access to **mental health assessments and support**, and can speak to a trained counsellor or psychologist on the phone without needing a GP referral.

**“ When someone’s affected by cancer, you don’t have to feel helpless. ”**

Our **cancer nurses** are available at the end of the phone, offering emotional and practical support through treatment, diagnosis and recovery – or simply when someone needs to talk.

**“ How can you support colleagues who are suffering with long COVID symptoms? ”**

If you have employees who’ve been referred for long COVID support by a GP or specialist, our first-to-market support service is ready to help them.



# Support sorted

Create a scheme that's just right for your business and easy to run too.

## More control with flexible cover options

Talk to your account manager about the options to suit your business and budget.

- **Limits on outpatient cover**  
We can work with you to choose scheme benefits to suit your workforce.
- **Underwriting and excess choices**
- **Tailor your cover, including cancer and mental health options.**

## Managing claims to make sure every penny counts

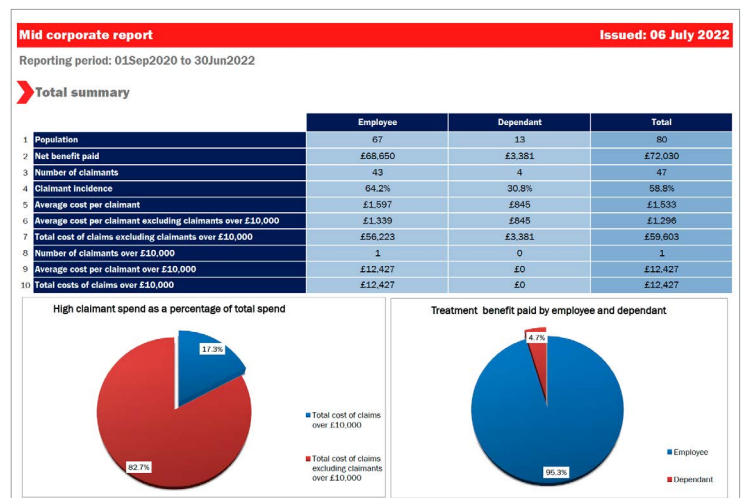
Our doctors, nurses and medical experts are here to make sure your investment in health has maximum effect. Using years of health data, we'll monitor and manage claims costs.

If a claim starts to become more complex with growing treatment costs, we'll work with your employee and their medical team to establish the most effective way to put your cover to use.

## With you all the way

Want to pinpoint where to target wellbeing investment for maximum return? Looking to understand how your performance compares against industry standards?

Your dedicated Account Manager will support you with extensive health and wellbeing expertise. They'll help you understand where you are today – and work with you to develop a strategy for the future.



## Putting you in the know

We'll provide key Management Information showing how your scheme is performing. And we'll help you interpret the detail, such as:

- trends in the types of conditions in your workforce
- where your employees tend to have their treatment
- whether more claims are coming from employees or from family members.

## Easy on the admin

Scheme admin is simple with our easy-to-use online management hub.

As your business goes from strength to strength, it's easy to add new starters. There's no need to get in touch, just a few details are all you need. And a quick year-end adjustment takes away all that day-to-day leaver and joiner admin.

## Switch with confidence

We'll get you up and running quickly, including taking care of any claims in progress.

Simply send member details electronically – or ask your broker and we'll liaise with them.

- Choose annual, quarterly or monthly billing.

# Additional support for your business

## Help your employees thrive

The **Thrive: Mental Wellbeing app** uses computerised cognitive behavioural therapy, mindfulness techniques and distraction-therapy games that your employees will find easy to use and enjoyable to engage with. Thrive is available to those aged 14 and over.

## Health discounts available to all members

As members, your employees can benefit from great discounts designed to support their health and lifestyles:

- 40% off monthly individual memberships at Nuffield Health Fitness and Wellbeing Centres for all members covered by your plan. As well as 20% off individual memberships for employees without healthcare cover and their spouses/partners.<sup>1</sup>
- 40% off Hussle's Monthly+ pass for all members covered by your plan, including partner, spouse and dependants.<sup>1</sup>
- 25% off health assessments with both Nuffield Health and Circle Healthcare (formerly BMI Healthcare).
- 10% off self-pay treatment at our selected hospital groups – in case your employees don't want to wait for the NHS and their private healthcare plan doesn't cover a treatment they need.

<sup>1</sup>Discounts apply to Nuffield Health fitness and wellbeing gym monthly individual memberships and Hussle's Monthly+ pass only. Employees will be informed how to redeem their discounts via your company Wellbeing Hub. For more terms and conditions see [axahealth.co.uk/terms/gym-discount](https://axahealth.co.uk/terms/gym-discount) <sup>2</sup>Face-to-face, phone and online counselling are available through EAP Premier only. EAP Essential clients can buy scheduled counselling on behalf of their employees at an additional cost.

## Help with life's twists and turns

Everyone needs coping strategies that work for them. Our Employee Assistance Programme is here to help your whole workforce discover theirs and get the support they need. They can speak to our counsellors, mental health practitioners, nurses, pharmacists and midwives. And they can access scheduled counselling sessions if it's clinically appropriate.<sup>2</sup> Our EAP service also helps people deal with other concerns – from financial worries to consumer issues, housing questions to eldercare.



**At AXA Health, we understand the complex health and lifestyle challenges to productivity facing business in the UK.**

**We're here to help your business stay ahead by leading your employees to better health and helping them live life well.**

**To find out more about tailoring a health plan for your business, please speak to your broker.**



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