



Health

Advance

Private  
medical care  
and cover for  
your workforce



Our forward-looking, holistic approach to corporate healthcare is driven by our desire to put good health and wellbeing within easy reach of everyone.

Because helping your employees be the best version of themselves goes hand in hand with helping your business adapt and thrive.





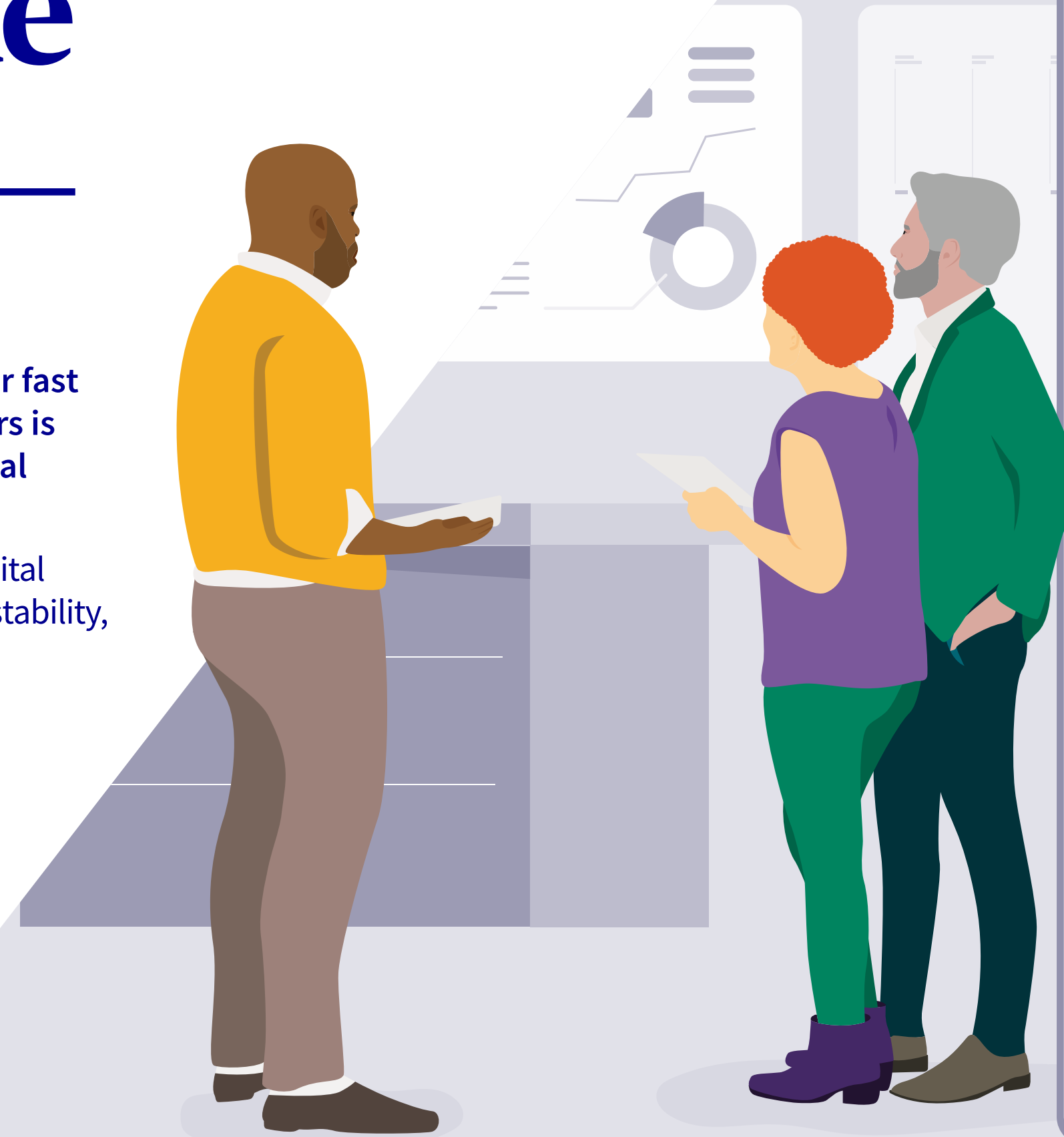
# Always working on quality care, outcomes and value

At AXA Health, we're committed to ensuring our members, your employees, get the healthcare they need and expect. We work hard for our clients to deliver fast access to quality care at a sustainable price. The care and safety of our members is paramount to us and we work closely with specialists, practitioners and hospital groups around the quality and efficacy of the services they provide.

Our teams, equipped with data and insight, collaborate with key specialists and hospital groups to continually improve customer experience and value. And, our knowledge, stability, size and strength allow us to pioneer new approaches, scale new relationships, and enhance healthcare delivery for our clients and members.

It's how we unlock better health and wellbeing for your employees, who can enjoy:

- easy access to a GP or Advanced Clinical Practitioner
- direct access to care for a range of health concerns, without a GP referral
- cover for mental health and cancer as standard
- health and wellbeing support that they'll value and use
- innovative cover options, which also meet your business needs.



## Making a difference

We use our scale and ambition as a force for good, to make positive changes in the world.

- We work with the Reward and Employee Benefits Association (REBA) to deliver impactful annual research. This means we understand the wellbeing trends at the heart of business transformation, helping us inform and guide businesses about the importance of employee wellbeing.
- When it comes to understanding mental wellbeing challenges and trends, our annual AXA Mind Health Study leads the way. It looks at the state of mind health across 16 countries, providing insight that helps people and businesses overcome obstacles to achieve better mental and physical health. It also helps us design our services to meet emerging business needs.
- We engage our employees in climate change issues and give them the skills they need to make a difference. AXA Group has been operationally carbon neutral since 2020. Our CO<sub>2</sub> emissions targets are based on the approach promoted by the science-based targets initiative (SBTi) which we joined in 2015. And, by 2025, we're aiming for a 20% reduction in the AXA Group's overall CO<sub>2</sub> emissions compared to 2019.<sup>1</sup>



# Fast, easy access to treatment and support

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We believe in stress-free routes to better health. And your employees need convenient access to care, so when a problem arises, we get them in front of the right expert quickly. That way, they can get back to feeling their best and thriving at work.

From cancer to mental health, we're here to support your people at every medical or wellbeing touchpoint.





## Included services

The following services are automatically included as part of your private medical insurance scheme. (You can, of course, still tailor your scheme to meet the specific needs of your business.)

### ✓ AXA Doctor at Hand, our online GP service

AXA Doctor at Hand – powered by Doctor Care Anywhere – makes it easy for employees to book an appointment with a private GP or an Advanced Clinical Practitioner – wherever they are and whenever they need it.

These convenient appointments can be over the phone or by video call, there's plenty of time for your employees to share their health concerns. GP appointments are available 24/7 and Advanced Clinical Practitioners are available from 8am to 10pm.

- Prescriptions delivered to work, home or a pharmacy in the UK.
- Liaison with our appointments team for specialist referrals.

### Important information

**Availability** – Subject to appointment availability.

**Prescriptions** – Available in most circumstances. Outpatient prescriptions and delivery are not covered by the scheme and may cost more than on the NHS. Prescriptions are only available in the UK.

**Referrals to specialists** – If included in your AXA Health scheme, any outpatient limits or employee contributions normally made towards treatment will apply. All referrals and treatment recommended are on a private basis. The GPs and Advanced Clinical Practitioners are unable to refer to the NHS. The appropriate cover needs to be in place for onward treatment to be paid for.

### ✓ Support for muscles, bones and joints

Musculoskeletal aches and pains are a leading cause of absence from work.<sup>2</sup> Your employees can get on the road to recovery quickly, without needing a GP referral, thanks to our digital-triage service for muscle, bone and joint issues.

This service is available to members aged 18 and over. First, they'll complete an online assessment to determine whether they need to see a physio, an advanced-level physio or a specialist. Then they simply book online or call us to book an online appointment for a time that's convenient for them.

And if they have the appropriate level of cover on your plan, they won't even need a GP referral for any hands-on therapy, diagnostic tests or special consultations they may require. The expert will guide them through the next steps and will work with them during their treatment.

### ✓ Fast, direct access to mental health assessments and support

Depression and anxiety are common mental health conditions and people may need help when they're affected.

Our mental health assessment and support service gives your employees, aged 18 and over, access to mental health professionals without needing a GP referral first.





### ✓ Specialist appointment booking service

We can help your people see the right expert as quickly as possible, with our specialist appointment booking service. Because the sooner they see someone, the sooner they can get a diagnosis and treatment. And the sooner they can start getting better.

If your employee has an open referral from their GP, where they've been referred for a type of treatment but not to a specific specialist, they can call us and we'll book an appointment for them at a time and place that suits them. Or we can give them a choice of three specialists to get in touch with when they're ready.

### ✓ Support at every stage of cancer

We understand the effect a cancer diagnosis can have on people and their families. That's why we're here to provide support for everyone involved, from diagnosis through to treatment and beyond.

Whichever level of support you want to offer your employees, you can be confident we'll support their journey with the utmost care and focus on their individual circumstances. Our dedicated cancer care team is on hand to help and take away some of the strain. They can also arm your employees with access to an app to help manage fatigue – one of the most common side-effects of cancer.

### ✓ Health coaching for people with cancer

Employees undergoing cancer treatment can get six months of supportive health coaching. This includes personalised expert advice on nutrition, activity, sleep and health, helping them manage their treatment and support their recovery.

### ✓ 24/7 health support line

Health questions can crop up at any time, day or night. That's why our team of experienced health professionals, including nurses, midwives, counsellors and pharmacists, is here to answer them. Access to our 24/7 health support line and email service are available to your employees and their families.

Nurses and counsellors are available 24/7/365. Midwives and pharmacists are available Monday to Friday, 8am to 8pm, Saturday 8am to 4pm and Sunday 8am to 12pm.

### ✓ Long COVID support

If one of your employees is referred for help with long COVID symptoms by a GP, specialist or an approved occupational health clinician, they shouldn't feel lost or alone. They can turn to us.

Our team of advisers is ready to help get your employees on their road to recovery. Whether that's physiotherapy, a referral to a specialist consultant or, where clinically appropriate, a 12-week remote rehabilitation programme. Whatever help they need, we're here to get your people back to health and back to work as quickly as possible.

# 91%

of our members were fully satisfied with our specialist appointment booking service in 2022.





# Keeping your whole workforce fit and healthy

As part of your private medical insurance, we're committed to helping your whole workforce stay fit and healthy with wellbeing benefits available to everyone. Even those who aren't covered.

## ✓ AXA Health app

*Access to information and services on the go*

The AXA Health app helps your employees find the support they need by bringing their services and wellbeing tools together into one convenient place.

It offers easy signposting to their care and cover, as well as personalised content that helps them build healthy habits that last, from coaching programmes and line-manager support to motivational tools and more.

Created with clinical experts and behavioural scientists, the app's users benefit from innovative tools like the AXA Health Age Assessment and mental wellbeing online assessment.

It's all designed to put your employees in control of their health and achieve positive, lasting results.

## ✓ Access to gym offers

*Fitness deals for your whole workforce*

Our Huddle and Nuffield Health fitness offers make it easier for your employees to keep fit in a way that works for them. With offers available to your whole workforce and their partners, whether they have healthcare cover or not, we'll support health engagement across your business. Terms apply.

## ✓ Engaging communications

*Year-round health and wellbeing content to share*

We'll help you keep your people engaged in their health all year long with resources to promote better health in mind and body. Our calendar of collateral includes webinars, factsheets, bite-size videos and more, for employees and line managers.

## ✓ Health discounts

*Discounted assessments and self-pay treatment for members*

If an employee would like to learn about their health or have treatment outside of the cover your scheme offers, they have access to:

- 25% off health assessments from Nuffield Health and Circle Healthcare.
- 10% off self-pay treatment at selected hospital groups.

## ✓ Data and analytics

*Insight to drive your health and wellbeing strategy*

Understand how your scheme is performing, how your employees are interacting with your service and explore underlying health trends. You'll benefit from regular insight to guide your business and inform future focus.





## Connecting your people to their healthcare

While it's important to provide your people with innovative healthcare services and wellbeing programmes, it's just as important to make sure they can access everything quickly, easily and from wherever they are in the world.

✓ **AXA Health app**  
*Support on the go*

The AXA Health app helps your employees find the support they need by signposting them to their care and cover.

✓ **Wellbeing hubs**  
*For your company scheme overview*

Help your employees navigate their benefits with a wellbeing hub dynamically built to your scheme profile. Your teams can find information about their scheme, their benefits and any services you add, including details on how to access them.

✓ **Member online accounts**  
*For personal claims and documents*

Every member can download membership documents, make claims, update their personal details, access health support or contact our team for information about their cover.





# Enhance your healthcare offering

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To fortify your healthcare support, we'll work with you to help structure a scheme that's right for your people and meets your objectives. We're constantly researching, piloting and developing innovative services in partnership with healthcare providers, and these services can be added to your scheme for an extra cost.





## Services available at an additional cost to enhance your scheme

### + Neurodiversity assessment and support

When added to your private healthcare scheme, our online Neurodiversity Assessment and Support service connects your people, and their eligible family members (aged seven and over), to assessment and early support for autism, ADHD, dyslexia, dysgraphia and dyscalculia.

Working together with online mind-health provider, ProblemShared, this innovative online service connects members to a multi-disciplinary network of practitioners with experience in helping patients manage their neurodiversity across both NHS and private healthcare. The service includes:

- an initial needs assessment, typically available five working days from booking, following a GP referral
- further specialist assessment, where appropriate
- early support where appropriate, including group sessions for ADHD and autism, medication reviews, and/or help with navigating education support options.

### + Support for menopause impact

If you include cover for outpatient specialist consultations and diagnostic tests with your healthcare scheme, you can also include access to specialist menopause support.

If an employee is really struggling and their GP is finding it difficult to help manage their symptoms, the GP can give a referral to our network of British Menopause Society-accredited consultant gynaecologists for specialist clinical support.

### + Dental and optical

We offer dental and optical cover for your employees. Depending on the terms of your scheme, they can see a dentist or optician without worrying about the cost.

With regular check-ups, they'll hopefully be less likely to need emergency treatment. But even if they do, at least their membership can take away some of the financial pain.





## Build wellbeing your way

Supercharge your company's wellbeing strategy and respond to the healthcare trends in your workplace by purchasing from our connected wellbeing services.

### + Wellbeing seminars, health assessments and coaching

We can help you build a wellbeing programme for your workforce. Whether that be health assessments to help your people see where to focus their efforts, health coaching to guide them on their journeys, or line manager training to ensure employees get the best possible support.

[Find out more](#)

### + Fertility, early parenthood and menopause support

You can give your employees and their partners the power to find their way more confidently through life's most personal challenges. We're working together with the health app Peppy to give support to your employees. So, whether they're planning a family, becoming a new parent or going through the menopause, support and guidance are available every step of the way. App users must be 18 or over.

[Find out more](#)

### + Men's and women's health support

Sensitive health issues can have an enormous effect on an employee's mental and physical wellbeing. Together with Peppy, we give people a much-needed place to go for reliable and practical guidance on men's and women's health. Connecting whole workforces to expert support and education for the issues that matter to them, the Peppy app is available to UK-based employees and partners aged 18 and over.

[Find out more](#)

### + Mental resilience

Help your people boost their mental wellbeing, manage their mood and build resilience 24/7 by adding access to the Thrive Mental Wellbeing app as part of your health and wellbeing offering. App users must be 14 or over.

[Find out more](#)





# Help everyone stay fit, well and working

We're on hand to encourage your whole workforce to keep fit and healthy through our focus on prevention and everyday wellbeing.

## + Occupational health

From factory floors to flight decks, busy HQs to home offices, workplaces of all sizes carry with them a host of health challenges. Our occupational health service will help you keep your people safe and well so they can thrive, whatever their role and wherever they work.

Expert guidance for managers and employees when work-related health problems arise, or when work is affecting someone's health.

Stay compliant and help your employees remain fit in the workplace with regulation-compliant health surveillance and fitness-for-work assessments.

[Find out more](#)

## + Employee Assistance Programme (EAP)

Life doesn't always go to plan, so it's good to have someone to turn to when you have questions. That's why we're here to guide your employees through life's twists and turns. And we also offer specialist support for line managers. If you opt to give your employees access to our Premier EAP, they may be able to get in-person counselling if they're particularly troubled.

We all need support with life management from time to time. So we're here, whether an employee is concerned about their finances, housing situation, care duties, consumer issues or something else.

[Find out more](#)

## + Critical incident management

Be ready to respond when the worst happens. Whether it's a national incident or a colleague bereavement, shared trauma can have a deep and long-lasting effect. We can help you be ready to respond by including a group support session and, where needed, a 1-2-1 session into your critical-incident-management planning for the emotional support of your employees. If structured counselling or more specialised therapy is required, we would signpost your employee to the most appropriate service.

[Find out more](#)

Over

# 98%

of AXA Health EAP users said they are likely or very likely to use the service again

Source: AXA Health Jan-July 2023





# Controlling the costs of your scheme

As well as choosing what services and benefits to offer, you can tailor the cost controls you put in place too.

We understand the importance of financial control for businesses. We'll work with you to build your scheme in a way that allows you to manage costs while continuing to provide your employees with access to quality care and treatment.





## Control costs by tailoring your scheme

### ➤ Excesses *Manage your costs*

Common levels of excess are £100, £150, £200 or £250 to be covered by the employee for certain benefits, but clients can choose which level they want to set. Approximately 54% of clients decide to include an excess.

### ➤ Variable limits *Cap outpatient costs*

An outpatient limit of, for example, £1,500 or £2,000 can help you manage the costs of cover.

### ➤ Underwriting *Define where cover applies*

Choose from a range of underwriting styles to determine the extent of your cover when a member joins your scheme, including medical history disregarded, fully underwritten, two-year moratorium or continuing medical exclusions.

### ➤ Variable cancer cover *Treatment or limited time treatment*

Choose from full or time-limited cancer cover for drug treatment to kill cancer cells.





Control your costs by asking us to handle specialist referrals, in one of two ways:

➤ **Standard referral**  
*The choice is theirs*

With standard referrals, your employees must either see a specialist that's been named by their GP (if that specialist is recognised by AXA Health) or ask for an open referral – whichever suits them at the time.

OR

➤ **Open referrals**  
*We'll provide a selection of specialists*

If an employee needs to see a specialist, they must ask for an open referral from their GP, then give us a call.

An open referral doesn't name a particular specialist – it just states the type of specialism. We'll find up to three appropriate specialists from our network and your employee can choose from that selection, so your costs are controlled.

And you can decide which facilities your employees will have access to:

➤ **Full network**  
*Free choice from our full directory*

Your employees can use any hospital, day-patient unit or scanning centre in the UK as listed in our Directory of Hospitals.

OR

➤ **Selected network**  
*Choose from our selected directory of facilities*

To contain costs, you can set up your scheme so that employees choose from our list of selected facilities. These facilities have been chosen from our national network of hospitals, day-patient units, scanning centres and other private healthcare facilities following a comprehensive assessment of their value and range of services.

Only available if you've chosen open referrals.





# Funding the structure of your scheme

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We offer a range of funding styles to suit your priorities. To help you get the most out of your scheme, we'll work with you to match our funding options with your objectives.

➤ **Full insurance**  
*Plan and budget with confidence*

Choose this option for the greatest cost certainty. We agree your premium per employee for the scheme year, and we cover any extra costs if claims add up to more than this amount over the year.

➤ **Full insurance with profit share**  
*Money back*

Combine the certainty of knowing your scheme costs and get a financial return if claims for the year are significantly lower than expected.

➤ **Cost Plus with general stop loss**  
*Pay as you go*

Pay for claims as they arise but enjoy the reassurance of a limit to your overall liability.

➤ **Mid-corporate proposition**  
*Two-year certainty*

If you're covering between 65 and 250 employees, our mid-corporate proposition gives you price stability as well as a profit share if your claims are significantly lower than expected – all over a two-year period.

➤ **Health trust**  
*Tax-efficient healthcare*

We're one of the UK's leading administrators of health trusts. These deliver healthcare benefits for larger schemes, allowing you to take control of the benefits you offer. For tax efficiencies, flexible benefits and hassle-free set-up, explore a Health Trust with AXA Health.

➤ **Master trust**  
*Extending the benefits*

Combine the cost-certainty of full insurance with the tax savings of a health trust, even if you're not the largest business. Our specialist trust administration business acts as trustee, reducing your administrative and legal responsibilities.





# Ensuring value for your business

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We'll support your business from the moment we start discussing your options and working with you to set up your scheme. That way, we're starting as we mean to go on: making sure you and your employees get maximum value from partnering with us.

## Building our relationship

We never just 'leave you to it'. You'll have a dedicated account manager and coordinator to answer questions and help everything run smoothly – from handling the contract process and managing invoices and databases, to keeping you up to date with healthcare changes and medical advances.

## Easy member admin

Our online membership administration tool, Corporate Services Online, makes it easy to add new employees, see claims reports, amend member details or remove employees that have left your organisation or your scheme, without losing half your day.

## Impactful consultations

When it comes to implementing successful wellbeing programmes, we have all the knowledge and experience you could ask for. They're on hand to help you develop a health-and-wellbeing strategy with impact.

## Health and wellbeing thought leadership

Tapping into thought leadership is a great way to help shape your wellbeing strategy. And who better to provide it than AXA Health, the winner of the Best Health & Wellness Offering at the COVER Customer Care Awards 2023? Listen to our health-and-wellbeing podcasts, attend our best-practice guidance webinars and come along to the various events we host and sponsor. All our content and event details are available via the [Business Health Centre](#) on our website.

**Best Health & Wellness Offering** at the COVER Customer Care Awards 2023



**Best Technology Innovation** at the 2023 UK Health & Protection Awards.

Trustpilot rating of **4.2/5\***  
★★★★☆

\*As of November 2023, based on 4,562 reviews between November 2022 – October 2023





# Ready to get in touch?

To find out how we can help your employees enjoy a healthier future, contact your account manager or intermediary, or visit [axahealth.co.uk/business](https://axahealth.co.uk/business)

<sup>1</sup>AXA Health – Environmental footprint management. <sup>2</sup>Office for National Statistics - Sickness absence in the UK labour market: 2022.

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