

Your guide to important changes

International Health Plan – Individual

Introduction

You may have noticed a change to the look of your literature this year as we launch our new brand. As well as updating the look of your handbook, we have made some small changes to our policy wording to make your cover clearer. Please be assured that except as detailed below, these changes do not impact on your cover.

The following paragraphs highlight some of the more significant changes that have been made to your policy for the coming year. Please read these carefully alongside your new membership handbook:

Making your cancer cover clearer

In response to customer comments we have now provided more detail when explaining your cancer cover. Please see the summary of cancer cover in the **'Recurrent, continuing and long-term treatment'** section of your membership handbook for more information.

Eye test cover – prestige and comprehensive members only

We have also increased your benefit for eye tests from a maximum of £15, to £25 each year. You will find details of this in the benefits table in your membership handbook.

Your cover for established and proven treatments

Our policies are designed to provide cover for established and proven treatments.

Previously we have detailed what this means specifically for drug treatments. However, to provide greater clarity, we now explain in more detail what this means for non-drug treatments.

We consider a procedure, or practice, to be proven when it has undergone appropriate clinical trials and assessment, which is evidenced in published medical journals, and/or approved by The National Institute for Health and Clinical Excellence, as being considered a proven safe and effective therapy.

Please see the **'Your cover for certain types of treatment'** section in your membership handbook for further details.

How we pay practitioners' fees

We have changed the way we calculate what we pay for treatment received from practitioners. Please see the 'Who we pay for treatment' section of your membership handbook for more details.

Financial Services Compensation Scheme (FSCS)

You are protected by the FSCS in the unlikely event that AXA PPP healthcare becomes insolvent and is unable to pay benefits.

The level of compensation available from the FSCS will be 90% of the total value that the policy would have paid. Previously the level was 100% of the first £2,000 and 90% of the remaining amount. Further information about the operation of the scheme is available on the FSCS website: www.fscs.org.uk.

Removal of exclusion for cover for warts

Previously the benefit for the removal of warts was removed from your cover; however after a review we recognise there is a need for this benefit on your policy and have now added this back to your cover.

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