

HEALTH COVER DELUXE

A comprehensive addition to the Health Cover range



Take a look at the benefits our plans have to offer

Benefits	Health Cover	Health Cover Plus	Health Cover Deluxe	Notes
Healthy living discount	✓	✓	✓	
In-patient and day-patient treatment				
Hospital charges*	✓	✓	✓	*As long as the hospital you choose for treatment is included in our Directory of Hospitals, and it's within cover level two, we'll pay your eligible treatment charges in full. We will pay your specialists' fees in full as long as they are in line with the range that is usual for the treatment you are given. You can check all of these details by calling our team of Personal Advisers.
Consultants'/specialists' fees*	✓	✓	✓	
Diagnostic tests	✓	✓	✓	
Radiotherapy/chemotherapy	✓	✓	✓	
Psychiatric treatment	×	×	×	
Out-patient treatment				
Consultations with consultant/specialist	×	£1000 [†]	✓	[†] These benefits have a combined annual limit of £1000 for each person covered on the policy. GP referred physiotherapy and/or complementary treatment: **up to an overall maximum of 10 sessions per year. CT, MRI and PET scans are covered under all plans and are not subject to any out-patient limit
Diagnostic tests	×	£1000 [†]	✓	
Radiotherapy/chemotherapy	✓	✓	✓	
Physiotherapy (and other complementary practitioner treatment)	×	£1000 [†] **	✓**	
Psychiatric treatment	×	×	×	
Additional benefits				
Hospital-at-home	✓	✓	✓	To cover the cost of a nurse to administer intravenous chemotherapy or intravenous antibiotics at home
Private ambulance	✓	✓	✓	When staying with a child covered by the policy. For one parent only, child must be under 11
Parent accommodation	✓	✓	✓	
NHS cash benefit	✓	✓	✓	

Please note there is no six week version available with Health Cover Deluxe.

What is Health Cover?

Health Cover is a range of medical insurance policies designed to give you the peace of mind that you will be able to access private medical treatment when you need it. They provide cover for in-patient and day-patient treatment and also include out-patient surgical procedures, MRI, CT and PET scans, radiotherapy and chemotherapy. And, with a no claims discount, as well as a £100 excess, they are designed to be affordable too.

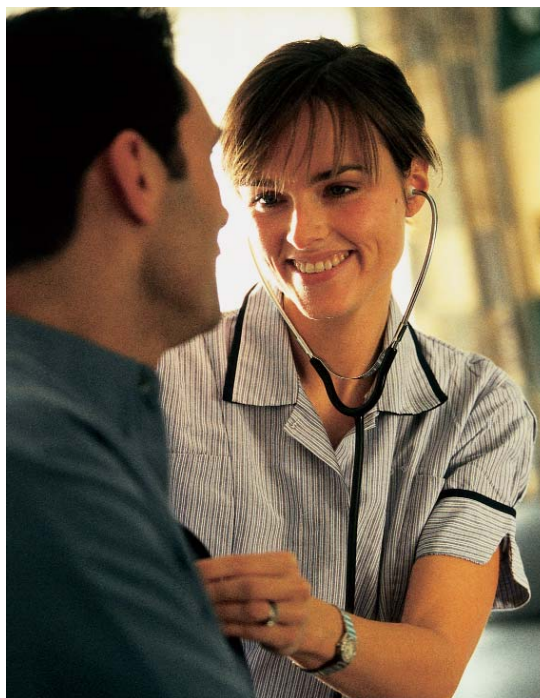
Out-patient treatment

With all the Health Cover range of policies you have cover for eligible out-patient surgical procedures, radiotherapy, chemotherapy, magnetic resonance imaging (MRI), computerised tomography (CT) and positron emission tomography (PET) scans. In addition, with Health Cover Deluxe there is no annual limit on the amount we will pay per year for out-patient consultations, diagnostic tests and treatment by a clinical practitioner (including physiotherapy). You also have cover for a range of complementary medicine therapies – acupuncture, homeopathy, osteopathy and chiropractic treatment – by recognised complementary practitioners. We will pay for their services when they are provided on an out-patient basis and you have been referred to them by your GP or specialist up to a maximum of 10 sessions a year.

What isn't covered on Health Cover Deluxe?

- pre-existing medical conditions
- general dental procedures
- psychiatric treatment
- any costs related to pregnancy and childbirth
- chronic conditions (long-term illness).

For full details of the Terms and Conditions applying to cover please see the membership handbook.



PPP HEALTHCARE

PB30167/03.07

AXA PPP healthcare, Phillips House, Crescent Road, Tunbridge Wells, Kent TN1 2PL
AXA PPP healthcare limited. Registered Office: 5 Old Broad Street, London EC2N 1AD, United Kingdom. Registered in England No. 3148119
Authorised and regulated by the Financial Services Authority. © AXA PPP healthcare 2007
In order to maintain a quality service, telephone calls may be monitored or recorded

Be Life Confident