



# Table of Benefits

# Inpatient & Day Patient Coverage

	Prestige Plus	Prestige	Comprehensive	Standard
Ceilings (USD)	\$4.8/€4.4/£4m	\$3.2/€2.95/£2.65m	\$2.4/€2.2/£2.0m	\$1.2/€1.1/£1.0m
Hospital and day-patient unit fees	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit
Medical practitioner fees	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit
In-patient psychiatric fees	100 days per lifetime membership	100 days per lifetime membership	100 days per lifetime membership	100 days per lifetime membership
Cash payment when you have not had to pay for your treatment or pay for your stay in hospital	\$240/€220/£200 per night	\$160/€145/£135 per night	\$160/€145/£135 per night	\$160/€145/£135 per night
Accommodation for one parent while a child under 18 is in hospital	Paid up to overall policy limit providing treatment is within your area	Paid up to overall policy limit providing treatment is within your area	Paid up to overall policy limit providing treatment is within your area	Paid up to overall policy limit providing treatment is within your area
Rehabilitation	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit
	(up to 28 days)	(up to 28 days)	(up to 28 days)	(up to 28 days)

# Outpatient Coverage

	Prestige Plus	Prestige	Comprehensive	Standard
Surgery	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit
Medical practitioner fees	Paid up to overall policy limit	\$3,250/€2,980/£2,710	\$2,000/€1,835/£1,665	Not included
Psychiatric treatment	\$5,450/€5,000/£4,550	\$3,250/€2,980/£2,710	\$2,000/€1,835/£1,665	
Diagnostic tests	Paid up to overall policy limit	\$3,250/€2,980/£2,710	\$2,000/€1,835/£1,665	
Physiotherapy treatment	\$3,000/€2,750/£2,500	\$1,900/€1,740/£1,585	\$1,200/€1,100/£1,000	
Vaccinations	\$800/€735/£665	\$480/€440/£400	\$480/€440/£400	
Complementary practitioner fees	\$3,000/€2,750/£2,500	\$480/€440/£400	\$480/€440/£400	
Chinese herbal medicine	\$2,400/€2,200/£2,000			
Out-patient drugs and dressings	Paid up to overall policy limit	Paid up to \$800/€735/£665 a year	Paid up to \$320/€295/£265 a year	
Computerized tomography (CT scan), magnetic resonance imaging (MRI scan) and positron emission tomography (PET scan)	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit
Chronic cover	Covered up to the limits that apply in the rest of this policy	Covered up to the limits that apply in the rest of this policy	Covered up to the limits that apply in the rest of this policy	Not included
<b>Cancer cover</b>				
Active treatment of cancer	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit
Cash payment if you have free chemotherapy or radiotherapy	\$240/€220/£200 per day up to \$8,000/€7,350/£6,650	\$80/€73/£65 per day up to \$8,000/€7,350/£6,650	\$80/€73/£65 per day up to \$8,000/€7,350/£6,650	\$80/€73/£65 per day up to \$8,000/€7,350/£6,650
Hospital-at-home	\$14,000/€12,835/£11,665	\$14,000/€12,835/£11,665	\$7,000/€6,415/£5,835	Not included
Purchase of wigs	\$240/€220/£200	\$240/€220/£200	\$240/€220/£200	\$240/€220/£200

# Outpatient Coverage

	Prestige Plus	Prestige	Comprehensive	Standard
<b>Emergency cover</b>				
Emergency treatment in the USA – In-patient and day-patient (does not apply if you have USA cover)	Up to ten weeks up to the limit of \$48,000/€44,000/£40,000	Up to ten weeks up to the limit of \$32,000/€29,335/£26,665	Up to six weeks up to the limit of \$24,000/€22,000/£20,000	Up to six weeks up to the limit of \$16,000/€14,665/£13,335
Emergency treatment in the USA – Out-patient (does not apply if you have USA cover)	Up to \$3,200/€2,935/£2,665 each year	Not included	Not included	Not included
<b>Pregnancy cover</b>				
Normal pregnancy and childbirth – outpatient	Up to \$19,200/€17,600/£16,000 per year	Up to \$16,000/€14,665/£13,335 per year	Up to \$3,000/€2,750/£2,500 per year for individual & SME	Not included
Normal pregnancy and childbirth – inpatient				
Medical conditions that arise during pregnancy and childbirth	Covered	Covered	Covered	Covered
Pregnancy moratorium	Pregnancy moratorium 12 months	Pregnancy moratorium 12 months	Pregnancy moratorium 12 months	Pregnancy moratorium 12 months
<b>Health &amp; well-being benefit</b>				
Non-routine dental care	80% up to \$5,600/€5,350/£4,650	50% up to \$800/€735/£665	50% up to \$510/€470/£425	50% up to \$510/€470/£425
Routine dental care		Not included	Not included	Not included
Optional Dental up-grade to include routine	Not applicable	80% up to \$2,400/€2,200/£2,000	80% up to \$1,600/€1,465/£1,335	Not included
Accidental damage to teeth	Up to \$16,000/€14,665/£13,335	Up to \$16,000/€14,665/£13,335	Up to \$16,000/€14,665/£13,335	Up to \$16,000/€14,665/£13,335
Eye test	Paid up to overall policy limit for one eyesight test each year	Paid up to overall policy limit for one eyesight test each year	Paid up to overall policy limit for one eyesight test each year	Not included
Optical cover	Up to \$320/€295/£265	Up to \$160/€145/£135	Up to \$160/€145/£135	Not included
Health check	Up to \$640/€585/£535 towards a health check for each member on the policy.	Up to \$480/€440/£400 towards a health check for each member on the policy.	Up to \$400/€365/£335 towards a health check for each member on the policy.	Not included

# Outpatient Coverage

	Prestige Plus	Prestige	Comprehensive	Standard
<b>Other cover</b>				
Ambulance transport	\$1,120/€1,025/£935 per year	\$800/€735/£665 per year	\$800/€735/£665 per year	\$800/€735/£665 per year
Evacuation and repatriation service	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit
Spinal supports, knee braces and aircasts. Also covers external prostheses for cancer	Up to \$5,600/€5,135/£4,665	Up to \$4,000/€3,635/£3,335	Up to \$3200/€2,935/£2,665	Up to \$2,400/€2,200/£2,000
Organ transplant	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit	Paid up to overall policy limit
Kidney dialysis	Up to \$120,000/€110,000/£100,000	Up to \$80,000/€73,500/£66,665	Up to \$40,000/€36,665/£33,335	Not included
Disability compensation cover	Up to \$160,000/€146,665/£133,335	Up to \$80,000/€73,500/£66,665	Not included	Not included
HIV/AIDS cover	Up to \$64,000/€58,665/£53,335	Not included	Not included	Not included
Palliative care	\$14,000/€12,835/£11,665	\$14,000/€12,835/£11,665 (cancer only)	Not included	Not included
<b>Support and helplines</b>				
24/7 Health information helpline	Included	Included	Included	Included
Personal Case Management including second medical opinion	Included	Included	Included	Included
Doctor, Dental, Optical Helpline	Included	Included	Included	Included
Interpretation Service Helpline	Included	Included	Included	Included
My AXA Mobile application	Included	Included	Included	Included