AXA Health

What you need to know

Important changes to your cover

We regularly review our plans and often update them to improve your child's cover or to make their cover clearer. This leaflet tells you about the more significant changes we've made.

We recommend that you read these changes carefully alongside the new membership handbook, which contains the full terms of your child's cover. Please note that you might see some other wording changes in the handbook, but these don't affect their cover.

If you'd like to talk to us about anything in this leaflet, please call our team of Personal Advisers.

Health Coaching

A new benefit has been added which is available both during active treatment of cancer and in the two years following your child's last surgery, chemotherapy or radiotherapy.

This is cover for six months per year for health coaching. This coaching is to enable your child to make the appropriate health and lifestyle choices. It can support with nutrition, diet, mindfulness or general help, all with the aim to get them back to everyday life. This is available with an AXA Health Coach via an app on your smart device.

This benefit is available whether they are having treatment of cancer funded by us or on the NHS, so long as the plan would have covered the treatment.

Outpatient specialist consultations

As part of any cover your child has for outpatient specialist consultations, we now include an initial online case assessment if they use one of the online outpatient services available to our members. We'll take this treatment as one consultation and pay the claim from any limits they have for outpatient specialist consultations or outpatient treatment. If your child has an excess, this will apply and it will affect their no claims discount, if they have one. Full details of their cover can be found in their handbook and membership documents.

Advanced therapies

As new treatments develop, we want to be sure we continue to provide good value cover to all our members. We are seeing advances in medicines involving the modification of genetic material in their production and these treatments are often very expensive. To make sure that our members get a good balance between affordability of cover and medical benefit all newly approved advance therapies will be reviewed by our medical team. These advanced therapies include advanced therapeutic medicinal products (ATMPs), gene and cell therapy and therapeutic vaccines which work in the same way as a traditional vaccine but they don't prevent the disease, instead they are designed to be used alongside other treatments for medical conditions.

We will only cover certain approved advanced therapies under our plans, so you should check with us before your child starts any treatment.

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