



PPP HEALTHCARE

$$\begin{array}{l} 1 \times 3 = 3 \\ 2 \times 3 = 6 \\ 3 \times 3 = 9 \\ 4 \times 3 = 12 \end{array}$$

Pupils' Healthcare Scheme
Healthcare insurance plan
Membership handbook
September 2019

Personal Advisory team

03301 025 503

Monday to Friday 8am to 8pm and Saturday 8am to 1pm

For queries or claims pre-authorisation.

Find out about our [Fast Track Appointments](#) service in Section 2 – 'Making a claim'.

To contact us by Text Relay on any of the numbers listed in this handbook just prefix the number listed with 18001.

Health information

axapphealthcare.co.uk/health

Access to our on-line health centres

Wellbeing Services

Please visit the Wellbeing Hub for all the details of the Wellbeing services that can be used with the plan.

We may record and/or monitor calls for quality assurance, training and as a record of our conversation.

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1 Quick start guide to membership

This section explains the basics of the cover the school has chosen. It also tells you some of the key things that are not covered too.

Reading this will help you to understand the benefits available. The tables in this guide give you an outline of the cover. For full details of cover, please read the rest of this handbook too.

To make the handbook easier for you to use, we've added in links to all contents pages and anywhere we mention another section for more information. To go to a particular section from a contents page, simply click on the title of the section you need. Sections referenced for more information through the rest of the handbook are underlined so you know if you click on the underlined area, you'll go straight to that section

1.1 > Benefits

1.2 > The main things we don't cover

Words and phrases in bold type

Some of the words and phrases we use have a specific meaning.

For example, when we talk about **treatment**.

We've highlighted these words in bold. You can find their meanings in the glossary section of the handbook.

You and your

When we use you and your, we mean the child's parent or legal guardian named on the child's application form. You are not entitled to cover under the plan.

We, us and our

When we use we, us and our, we mean AXA PPP healthcare.

1.1 > Benefits

This section shows you the cover the **child** has. Please make sure you call us before each stage of treatment so we can let you know the extent of cover.

If the child is an in-patient or day-patient		
Private hospital and day-patient unit fees >> For more information see Section 3 - 'The places where the child can be treated'	Paid in full so long as the child uses a hospital or day-patient unit in the Directory of Hospitals	Including fees for in-patient or day-patient : <ul style="list-style-type: none"> • accommodation • diagnostic tests • using the operating theatre • nursing care • drugs • dressings • radiotherapy and chemotherapy • physiotherapy • surgical appliances that the specialist uses during surgery.
Cash payment if the child uses a hospital or day-patient unit that's not in the Directory of Hospitals	£100 a night for in-patient treatment , £100 a day for day-patient treatment	If the child has private in-patient treatment or day-patient treatment at a hospital or day-patient unit that is not in the Directory of Hospitals . We will only pay this when: <ul style="list-style-type: none"> • the treatment would have been covered by the plan • we are not paying for the treatment
Hospital accommodation for one adult while the child is in hospital	Paid in full	Covers the cost of one adult staying in hospital with the child . The child must be having treatment covered by the plan.
Hotel accommodation for one adult while a child is in hospital	Up to £100 a night up to £500 a year	Pays towards the costs for one adult to stay near to the private hospital where the child is having treatment . The child must be having treatment covered by the membership.
Specialist fees >> For more information see Section 3 - 'Paying specialists and practitioners'	No yearly limit	Includes fees for: <ul style="list-style-type: none"> • surgeons • anaesthetists • physicians.

If the child is an out-patient		
Surgery	No yearly limit	
CT, MRI or PET scans >> For more information see Section 3 - 'Paying specialists and practitioners'	Paid in full at a scanning centre , or hospital listed as a scanning centre , in the Directory of Hospitals	
Cash payment if the child has a private CT, MRI or PET scan at a hospital or day-patient unit that is not in the Directory of Hospitals	£100 each visit	If the child has a private CT, MRI or PET scan at a scanning centre that is not in the Directory of Hospitals .
Specialist consultations Diagnostic tests when performed by your child's specialist the child's specialist refers them Practitioner fees when the child's specialist refers them >> For more information see Section 3 - 'Paying specialists and practitioners'	No yearly limit	Practitioners are nurses , dieticians, orthoptists, speech therapists or psychologists.
Fees for out-patient treatment by physiotherapists, acupuncturists , homeopaths , osteopaths or chiropractors	No yearly limit on fees up to a combined overall maximum of 10 sessions in a year when the child's GP refers them for acupuncture, homeopathy, osteopathy or chiropractic treatment . GP referral is not necessary for physiotherapy treatment but the limit still applies.	We call physiotherapists, osteopaths and chiropractors therapists .

Mental Health If the child is an in-patient or day-patient		
Private hospital and day-patient unit fees for mental health treatment >> For more information see Section 3 - 'The places where the child can be treated'	Paid in full up to 45 days a year .	So long as the child uses a hospital or day-patient unit in the Directory of Hospitals . Including fees for: <ul style="list-style-type: none"> • accommodation • diagnostic tests • drugs.
Cash payment if the child uses a hospital or day-patient unit that is not in the Directory of Hospitals	£100 a night for in-patient treatment £100 a day for day-patient treatment Up to a combined maximum of 45 days a year	If the child has private in-patient or day-patient treatment for a mental health condition at a hospital or day-patient unit that is not in the Directory of Hospitals . We will only pay this when: <ul style="list-style-type: none"> • the treatment would have been covered by the plan • we are not paying for the treatment
Specialist fees for mental health treatment	No yearly limit	

Mental Health - If the child is an out-patient		
Specialist consultations for mental health treatment	No yearly limit	
Mental health treatment by psychologists >>For more information see Section 4 – Mental Health	Up to 4 sessions on the referral of the child's GP . A medical report will be required from the treating psychologist if further sessions are needed.	

Additional benefits		
Cash payment when the child has free treatment under the NHS	£50 per night up to £1,000 each year	<p>We pay this when:</p> <ul style="list-style-type: none"> the child is admitted for in-patient treatment before midnight; and we would have covered the child's treatment if they had had it privately. <p>This cash payment is also payable if the child has treatment in an NHS Intensive Therapy or Intensive Care unit, whether it follows private treatment or not.</p>
Oral surgery	Paid in full so long as the child uses a facility that we have an agreement with covering oral surgery	<p>So long as the child's dentist refers them, we will pay for:</p> <ul style="list-style-type: none"> reinserting the child's own teeth after a trauma; or surgical removal of impacted teeth, buried teeth and complicated buried roots; or removal of cysts of the jaw (sometimes called enucleation). <p>>> To check if we have an agreement with a facility for oral surgery, search the Directory of Hospitals on the Wellbeing Hub</p>
Ambulance transport	Paid in full	If the child is having private in-patient or day-patient treatment and it is medically necessary to use a road ambulance to transport them to another medical facility .

Cancer cover and care

For details, see [Section 4 - Cancer](#).

1.2 > The main things we don't cover

Like all health insurance plans, there are a few things that are not covered. We've listed the most significant things here, but please also see the detail later in the handbook.

Does the **child's** membership mean they don't need to use the NHS?

No. The **child's** insurance is not designed to cover every situation. It is designed to add to, not replace, the NHS. There are some conditions and **treatments** that the NHS is best at handling – emergencies are a good example.

The child's plan does not cover	For more information	Notes
Treatment of ongoing, recurrent and long-term conditions (chronic conditions)	>> For details, see Section 3 - 'How membership works with conditions that last a long time or come back'	
Fees if the child uses a hospital that is not in the Directory of Hospitals unless this has been agreed before the treatment takes place.	>> For details, see Section 3 - 'The places where the child can be treated'	If the child uses a different hospital, we may pay a small cash payment. We use a Directory of Hospitals as it helps us to keep subscriptions affordable. >> Search the Directory of Hospitals on the Wellbeing Hub
Treatment received outside the UK		The child's plan does not include any cover for treatment outside of the UK .

2 Making a claim

- Making a claim
Cover for treatment, tests and diagnoses
- Expert Help
Health at Hand
Health information
Dedicated nurses

Find out more at the Wellbeing Hub

For more information on all the services available to you head to the Wellbeing Hub.

Please call us on 03301 025 503 if you don't have login details to hand or have any queries about the hub.

Making a claim

03301 025 503

1 Ask the **child's GP** for an open referral

If the **child's GP** says they need specialist **treatment**, tell them you want the **child** to go private and ask for an 'open referral'.

With an open referral the **GP** advises the type of specialist the **child** needs **treatment** from but doesn't name a particular specialist. This means our Fast Track Appointments service can help find a suitable **specialist** and make a convenient appointment for the **child**.

In some cases there will not be a **private hospital** with the necessary paediatric facilities within a reasonable distance. In those cases we can pay for **treatment** that is covered to be provided privately at an NHS hospital

2 Call us before the **child** sees the specialist

Call us as soon as the **child** has seen their **GP**.

It's important you call us before the **child** sees the **specialist** or has any **treatment** so that we can tell you what they're covered for. This will mean you don't end up having to pay for costs that you're not expecting.

Please help us by having the open referral information from the **child's GP** to hand when you call. Occasionally, if we don't have enough information to choose a **specialist**, we may ask for additional information from the **GP** and/or a copy of the open referral letter.

3 We'll check the cover and let you know what happens next

We'll check the **treatment** is covered by the **plan**, help you find a suitable **specialist** and offer to make the appointment.

To book the appointment, we'll need to share some personal information with the **specialist** including medical information. In some circumstances, you may prefer to make the appointment yourself.

We may ask you to provide more information, for example from the **GP** or **specialist**. You, the **child**, the **GP** or the **specialist** must provide us with the information we ask for by the date that we ask for it or we may not be able to cover the claim.

If the child needs further treatment, please call us first.

Fast Track Appointment service

We have a team who can help find a **fee-approved specialist**. Our service is available if the **child's GP** has given an 'open referral', meaning they don't give a specialist's name, just the type of specialist the **child** needs to see.

What if the child's GP refers them to a named specialist?

Simply give us a call and we'll help from there.

Second opinion service

If you would like a second opinion from another specialist, please call us and we can discuss the options with you.

Treatment from a physiotherapist without a GP referral

The **child** can get access to treatment from a physiotherapist without the need for a GP referral. As soon as they develop a problem, just call us. We'll check their cover and can make an appointment with a physiotherapist for them.

In all cases we may record and/or monitor calls for quality assurance, training and as a record of our conversation

Expert Help

A service that is available to the **child** and their family. Have you ever wished a friend or someone in your family was a medical expert? You'd be able to talk to them whenever you liked and they'd have time to listen, reassure and explain in words you understand.

Being there to help with your health questions is just what our Expert Help services are here for. Our medical teams including nurses and a wide variety of healthcare professionals can answer the questions you might often wish you could ask.

Our Expert Help services do not diagnose or prescribe, and are not designed to replace your GP. Any information you share with us is confidential and will not be shared with other parts of our business, like our claims department.

Health at Hand

Call 0800 003 004
with your health queries – any time

Our medical team is ready to help – day or night – whether you want to talk about a specific health worry, medication and treatment or simply need a little guidance and reassurance.

Open 24 hours a day, 365 days a year

Midwife and pharmacist services:
Monday to Friday 8am to 8pm
Saturday 8am to 4pm
Sundays 8am to 12pm.

- > Nurses
- > Counsellors
- > Midwives
- > Pharmacists

Health information you can trust

axapphealthcare.co.uk/health

Our online Health Centres bring together the latest information from our own experts, specialist organisations and NHS resources.

You can also put your own questions to our panel of experts at our regular live online discussions.

Alternatively you can e-mail your question through our Ask the Expert online panel and an appropriate medical professional will respond to you.

- > Extensive panel, including doctors, psychologists, nurses, physiotherapists and dieticians

Support from our Dedicated Nurse Services

Personal support after diagnosis of a heart condition or cancer

Our members have access to our Dedicated Nurse Service. If a member is diagnosed with a heart condition or cancer, our dedicated nurses will be there for them and their family.

Please call the Personal Advisory team on 03301 025 503 and they will put you in touch with a dedicated nurse.

3 How membership works

- 3.1 > How we pay claims
- 3.2 > Looking at who should provide treatment
- 3.3 > Eligible treatment
- 3.4 > Our cover treatment and surgery
- 3.5 > How membership works with pre-existing conditions and symptoms of them
- 3.6 > How membership works with conditions that last a long time or come back (chronic conditions)
- 3.7 > Paying specialists and practitioners
- 3.8 > The places where the child can be treated
- 3.9 > General restrictions

Please read all of the handbook

For full details of how the child's membership works, please read the rest of this handbook too.

Any questions?

If you're unsure how something works, just call 03301 025 503 and we'll be very glad to explain. It's often quicker and easier than working it out from the handbook alone.

3.1 > How we pay claims

We normally settle any bills directly with the **specialist** or the hospital where the **child** had **treatment**. If **treatment** is not covered for any reason, we will let you know.

How do you pay medical bills?

Specialists and hospitals normally send their bills to us, so we can pay them directly.

For more details, see [Section 3 - 'Paying specialists and practitioners'](#).

Do I need to tell the place where the child has treatment that they are an AXA PPP healthcare member?

Yes, you must tell the place where the **child** has their **treatment** that they are an AXA PPP healthcare member. This will mean that the fees charged for **treatment** are those we have agreed with the hospital or centre.

What happens if I've paid the bills myself already or if I receive a bill?

If you paid the **child's** medical bills yourself and their **treatment** is covered, we will refund you the rates we have agreed with the hospital or centre. Please send the original receipts from the **specialist** or hospital to AXA PPP healthcare, Nightingale House, Redland Hill, Redland, Bristol, BS6 6SH.

If you receive a bill, please call us and we'll explain what to do next.

What happens if there is a shortfall payment to be paid?

In some cases there will be a shortfall which is not covered by the **plan**. Usually the person dealing with the claim will be contacted to make this payment. This may be you, an individual from the **school**, the **child**, or another person you or the **child** have requested to act on their behalf.

Who will be paid any cash benefits that the child is entitled to?

Cash benefits that the **child** is entitled to will be paid to the person dealing with the claim. This may be you, an individual from the **school**, the **child**, or another person you or the **child** have requested to act on their behalf.

What should I do if the child needs further treatment?

If the **child** needs further **treatment**, please call us first to confirm their cover.

The information we may need when you make a claim

When you call us, we'll explain if **treatment** is covered and normally you won't need to fill in any forms.

Usually, this all happens very quickly. However, sometimes we need more detailed medical information, including access to medical records.

What does 'more detailed' mean?

We may need more detailed information in any of the following ways:

We may need the **child's GP** or **specialist** to send us more details about their **medical condition**. The **GP** may charge you for providing this information. This charge is not covered by the **plan**.

We may also ask you to give us consent to access the **child's** medical records.

In some cases, we may also ask you to complete additional forms. We will need you to complete these forms as soon as possible, but no later than six months after your **child's treatment** starts (unless there is a good reason why this is not possible).

Very rarely, we may have to ask a specialist to advise us on the medical facts or examine the **child**. In these cases, we will pay for the specialist to do this and will take the **child's** personal circumstances into account when choosing the specialist.

What happens if I don't want to give the information you've asked for?

If you, or the **child**, do not give us the information we ask for, or do not consent to our accessing the **child's** medical records when we ask, we will not be able to assess the claim and so will not be able to pay it. We may also ask you to pay back any money that we have previously paid to do with this **medical condition**.

What if the child's treatment isn't covered?

If the **child's** membership doesn't cover their **treatment**, we'll explain this and also tell you about what we can do to support you through the **child's NHS treatment**.

What if I want the **child** to see a specific specialist?

We always recommend that you ask the **child's GP** for an open referral. That's a referral that doesn't name a specialist. With an open referral, there will be a choice of **specialist** and we can make the **child's** appointment for you.

However, if you would prefer to use a specific specialist, or if the **child's GP** has already named a specialist, simply call us as soon as you can and we can tell you whether we cover that specialist's fees. If we don't, we can suggest an alternative and make the appointment for you if you wish.

Where can I find more information about the quality and cost of private treatment?

You can find independent information about the quality and cost of private **treatment** available from doctors and hospitals from the Private Healthcare Information Network: www.phin.org.uk

What happens if the **child** needs emergency treatment in the UK?

In an emergency, please call for an NHS ambulance or take the **child** to a hospital A&E department. Most **private hospitals** are not set up for emergency **treatment**.

If the **child** needs further **treatment** after their emergency **treatment**, please call us, as we may be able to cover this.

If the **child** has free **treatment** on the NHS that would have been covered by the **plan**, we will pay them a cash payment. This includes **treatment** in an NHS Intensive Therapy or Intensive Care Unit.

3.2 > Looking at who should provide treatment

The **child's** membership does not cover primary care services such as any service that could be provided by **GPs**, dentists and opticians. This includes drugs and **treatment**.

When **diagnostic tests** are routinely required as part of a referral to a **specialist** we may arrange these. We do this to help assist the **specialist** to quickly and effectively diagnose or identify what **treatment** may be required.

3.3 > Eligible treatment

The **child's** membership covers 'eligible **treatment**'.

You will need to read all sections of this handbook to understand whether **treatment** is eligible **treatment**.

'Eligible **treatment**' is **treatment** of a disease, illness or injury where that **treatment**:

- falls within the benefits of this **healthcare scheme** and is not excluded from benefit by any term in this handbook; and
- is of an **acute condition** (for details see [3.6](#)); and
- is **conventional treatment** (for details see [3.4](#)); and
- is not preventative; and
- does not cost more than an equivalent **treatment** that is at least as likely to deliver a similar therapeutic or diagnostic outcome; and
- Is not provided or used primarily for the convenience or financial or other advantage of you or your **child's specialist** or other health professional.

Treatment needs to meet all of these requirements. There are some exceptions which will be described in the relevant sections of this handbook. For example there are times when we do cover **treatment** of **chronic conditions** or **unproven treatment**. More details of when that is the case can be found in sections 3.6 and 3.4.

If we are in doubt about whether each of these requirements will be met we may need to seek a second medical opinion or identify an alternative specialist to offer a second opinion and examine the **child** to confirm that their treatment meets the definition of eligible **treatment**. In these cases we will pay for the specialist to do this.

3.4 > Our cover for treatment and surgery

We cover treatment and surgery that is **conventional treatment**.

What do you mean by conventional treatment?

We define **conventional treatment** as **treatment** that:

- is established as best medical practice and is practised widely within the UK; and
- is clinically appropriate in terms of necessity, type, frequency, extent, duration and the facility or location where the **treatment** is provided; and has either

- been shown to be safe and effective for the **treatment** of the **child's medical condition** through substantive peer reviewed clinical evidence in published authoritative medical journals; or
- been approved by NICE (The National Institute for Health and Care Excellence) as a treatment which may be used in routine practice.

Are there any additional requirements for drug treatments?

If the **treatment** is a drug, the drug must be:

- licensed for use by the European Medicines Agency or the Medicines and Healthcare products Regulatory Agency; and
- used according to that licence.

Are there any additional requirements for surgical treatments?

If the **treatment** is a surgical procedure it must also be listed and identified in our schedule of procedures and fees.

» You can find our schedule at axapphealthcare.co.uk/fees or call us on 03301 025 503 and we'll send you a copy

What happens if the **child's** specialist says they need treatment that is not conventional treatment?

We know our members may wish to have access to emerging treatments as they become available. So, we will consider covering the following **treatment** when it's carried out by a **specialist**:

- **surgery** not listed and identified in the schedule of procedures and fees; and
- other **treatments** and **diagnostic tests** which are not **conventional treatments**.

In this handbook we refer to this **treatment** as **unproven treatment**.

The cover for **unproven treatment** is more restrictive than for **conventional treatments**.

Unproven treatment must:

- be authorised by us before it takes place; and
- take place in the **UK**; and
- be agreed by us as a suitable equivalent to **conventional treatment**.

If there is no suitable equivalent **conventional treatment**, there won't be any cover for the **unproven treatment**.

Are there restrictions on what you pay for unproven treatment?

The amount we pay for **unproven treatment** will depend on how much it costs and how much we would pay if the **child** has **conventional treatment** for their **medical condition** instead.

- If the **unproven treatment** costs less than the equivalent **conventional treatment** we will pay the cost of the **unproven treatment**.
- If the **unproven treatment** costs more than the equivalent **conventional treatment** we will pay up to the cost we would have paid for the equivalent **conventional treatment**. We will pay up to the amount we would have paid a **fee approved specialist** and hospital in the **Directory of Hospitals**. To understand what the equivalent **conventional treatment** is, we will look at the **treatment** other patients with the same **medical condition** and prognosis would be given.

Do I need to let you know if I want the **child** to have unproven treatment?

Yes, if you would like the **child** to have an **unproven treatment**, you or the **child's specialist** must contact us at least 10 working days before you book that **treatment**. This is so we can:

- obtain full details of the **treatment**; and
- support you with additional information and questions for the **child's specialist**, before they have **treatment**; and
- agree what costs (if any) we will meet towards the hospital, **specialist**, anaesthetist and/or other provider. All **unproven treatment** must be agreed by us in writing so you are clear how much we pay towards your treatment.

We recommend you check with the hospital, **specialist**, anaesthetist and/or other provider how much they will charge for the **child's** so you know how much will be your responsibility to pay.

Will there be any restrictions on the **child's** cover after they have had **unproven treatment**?

Yes there will. We will not pay for further **treatment** for the **child's medical condition** after they have undergone **unproven treatment**, including complications or other **medical conditions** associated with the **unproven treatment**.

» To check whether we will agree to cover a treatment, please call us on 03301 025 503 before you book the treatment.

3.5 > How membership works with pre-existing conditions and symptoms of them

The **school plan** covers **treatment** of conditions that you were aware of or the **child** already had when they joined.

3.6 > How membership works with conditions that last a long time or come back (chronic conditions)

What are acute conditions and chronic conditions?

Like most health insurers we use the Association of British Insurer's definitions for these:

Acute conditions

An **acute condition** is a disease, illness or injury that is likely to respond quickly to **treatment** that aims to return the **child** to the state of health they were in immediately before suffering the disease, illness or injury, or that leads to their full recovery.

Chronic conditions

A **chronic condition** is a disease, illness or injury that has one or more of the following characteristics:

- it needs ongoing or long-term monitoring through consultations, examinations, check-ups or tests; or
- it needs ongoing or long-term control or relief of symptoms; or
- it requires the **child's** rehabilitation, or for them to be specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back.

Does membership cover conditions that last a long time or come back (chronic conditions)?

Like most health insurance, membership is designed to cover unexpected illness and conditions that respond quickly to **treatment** (**acute conditions**).

What happens if a condition is a chronic condition?

If the **child's** condition is chronic, there will be a limit to how long we cover **treatment**. If we are not able to continue to cover **treatment**, we will tell you beforehand so you can decide whether to start paying for the **treatment** yourself, or to transfer the **child's treatment** to the NHS.

How does this affect cover for cancer treatment?

We treat **cancer treatment** in a different way to other long-term conditions and cover more long-term **treatment**.

There is a full explanation of how we cover **cancer treatment** in [Section 4](#)

How does this affect cover for treatment of heart conditions?

If the **child** has any of the following **surgery** on their heart, we will carry on paying for long-term monitoring, consultations, check-ups and examinations related to the **surgery**. We will continue to pay for this while the **child** is still a member and has **out-patient** cover.

- coronary artery bypass
- cardiac valve **surgery**
- implanting a pace maker or defibrillator
- coronary angioplasty.

We will not pay for routine checks that a **GP** would normally carry out, such as anticoagulation, lipid monitoring or blood pressure monitoring.

What other treatment is covered for chronic conditions?

There are particular situations where we can cover **treatment** for **chronic conditions**.

- The initial investigations to diagnose the **child's** condition.
- **Treatment** for a few months so that the **child's specialist** can start their **treatment**.

If the **child's** condition flares up or they develop complications, we will cover short-term **in-patient treatment** to take their condition back to its controlled state.

Are there any conditions that are always regarded as chronic?

Yes. Some conditions are likely to always need ongoing **treatment** or are likely to recur. This is particularly the case if the condition is likely to get worse over time. An example is Crohn's disease (inflammatory bowel disease).

If the **child** has one of these conditions, we will contact you to tell you when we will stop cover for **treatment** of the condition. We will contact you so that you can then decide whether to start paying for the **treatment** yourself, or to transfer the **child's treatment** to the NHS.

More information about how we cover **treatment** for **chronic conditions**, including some examples of how our cover works is available from the Wellbeing Hub

3.7 > Paying specialist, practitioners and therapists

Does my child's plan cover the full fees charged by specialists?

If the **child's treatment** is covered, we will pay different amounts depending on what kind of arrangement we have with their specialist.

Fee-approved specialist.

Using a **fee-approved specialist** gives you the maximum reassurance, as we pay all their fees. If you use our Fast Track Appointments service, and you would like us to book the **child's** appointment for you we will book it with a **fee-approved specialist**.

Fee-limited specialist.

You may need to pay some costs yourself.

Specialists we do not pay for.

We do not pay any of their costs.

We use these arrangements for anaesthetists too – please also see below if you think the **child's treatment** will involve an anaesthetist.

Please also see the rest of this section for more about the people we pay.

Fee approved specialists – what we pay

We will recommend the **child** sees a **fee-approved specialist**, as this will give you the maximum reassurance that the costs will be covered.

Call us as soon as the **child** has seen their **GP**, and our Fast Track Appointments team can make the **child's** appointment with a **fee-approved specialist** for you.

This will mean that so long as the **child's treatment** is covered, we will pay for the following for a **fee-approved specialist**:

- consultations (including remote consultations by telephone or via a video link. These will be covered under the **out-patient** consultation benefit if we have agreed with the **specialist** that he/ she is recognised by us to carry out remote consultations for our members).
- **diagnostic tests**
- hospital **treatment**
- surgery.

This is so long as the **child's GP**, a dentist or a medical professional that we recognise and we have approved to make referrals, refers the **child** for **treatment** with that type of specialist.

Fee-limited specialists – what we pay

We still pay **fee-limited specialists**, but you may also need to pay some costs yourself. So long as the **child's treatment** is covered, and a **GP** or dentist refers them, we will still pay some of the fees for a **fee-limited specialist**. However, we will only pay up to the amount we show in the schedule of procedures and fees. This means that you will probably need to pay something towards the cost of the **child's treatment**.

When you call to make a claim for the **child's treatment**, we can tell you what you may need to pay for that particular **specialist**. However, you may also want to ask them for a quote before starting **treatment** to make sure you know what you may need to pay.

Schedule of procedures and fees

This is a list of the fees we pay.

You can find it at axapphealthcare.co.uk/fees or call us on 03301 025 503 and we'll send you a copy

Specialists we do not pay for

We will not pay any of their costs, so you will need to pay all their costs yourself.

There are some specialists that are not on either our 'fee approved' or 'fee limited' lists. This means that we will not pay any of their fees or any fees for **treatment** under their direction. If you do not want to pay for **treatment**, call us before the **child** starts their **treatment**. We will be happy to find a **specialist** whose fees we will cover.

What about anaesthetists?

If you think that the **child's treatment** will involve an anaesthetist, please check with their **specialist** which anaesthetist they will use and let us know before the **child's treatment** starts. We will then be able to tell you whether we pay their fees (see '**Fee-approved specialists**' above).

If you don't know which anaesthetist the **child's specialist** will use, we will do everything we can to let you know if they often use an anaesthetist that we do not pay in full.

As with other **specialists**, if the anaesthetist is 'fee-limited' or a **specialist** that we do not pay, you will have to pay some or all of the fees yourself. Please see the panels above for the different arrangements we have with **specialists**.

Who will be paid under the benefit for practitioners?

We will pay for the **out-patient treatment** the **child** needs with a **practitioner**. By **practitioners** we mean a:

- nurse
- dietician
- orthoptist
- speech therapist
- psychologist

We will pay so long as the **child's specialist** refers them and is directing their **treatment**.

We pay **practitioners** up to the level shown in our schedule of procedures and fees.

You can find our schedule at axapphealthcare.co.uk/fees

Who will be paid under the benefit for therapists?

We will pay **out-patient treatment** fees for any of the following we recognise so long as the **child's treatment** is covered and their **GP** or **specialist** refers them:

- physiotherapists
- osteopaths
- chiropractors.

If the schools medical team refers the **child** for **treatment**, they are covered for the sessions they need up to an overall maximum of 10 sessions in a **year**. If the **child's specialist** refers them, we may agree to more sessions.

We pay physiotherapists, osteopaths and chiropractors in full if we recognise them.

If the **child** uses a **therapist** that we do not recognise, we will not pay for their **treatment**.

Acupuncturists and homeopaths

We will pay **out-patient treatment** fees for **acupuncturists** and **homeopaths** that we recognise so long as the **child's treatment** is covered and the **child's GP** or **specialist** refers them.

We pay **acupuncturists** and **homeopaths** up to the level shown in our schedule of procedures and fees.

You can find our schedule at axapphealthcare.co.uk/fees

Who will be paid for mental health treatment?

We will pay for covered **in-patient** or **day-patient** psychiatric **treatment**, including **specialist** fees. If the **child** needs to go into hospital for **in-patient** or **day-patient treatment** of a psychiatric condition, the hospital will contact us to check their cover before they go in.

We will pay for **out-patient treatment** by any of the following:

- mental health **specialist** (psychiatrist)
- a psychologist, so long as a **specialist** in our 'fee approved' category oversees the **treatment**.

We will pay psychologists up to the level shown in our schedule of procedures and fees.

You can find our schedule at axapphealthcare.co.uk/fees

3.8 > The places where the child can be treated

Where can the **child** have treatment?

- If the **child's treatment** is covered by their membership, we will pay the hospital fees in full. This is so long as a **specialist** is overseeing **treatment**, and they use one of the following listed in the **Directory of Hospitals**:
 - a hospital
 - a **day-patient unit**
 - a **scanning centre** (for CT, MRI or PET scans).

In-patient and **day-patient** hospital fees include costs for things like:

- accommodation
- diagnostic tests
- using the operating theatre
- nursing care
- drugs
- dressings
- radiotherapy and chemotherapy
- physiotherapy
- surgical appliances that the **specialist** uses during **surgery**.

For more about how we pay for **treatment**, please also see '[Paying specialists and practitioners](#)'

There are special rules about the following kinds of **treatment**:

- **out-patient treatment**
- intensive care
- cataract **surgery**
- oral **surgery**.

See next page for more details about these.

What you must tell the place where the **child** has treatment?

You must tell the place where the **child** has their **treatment** that they are an AXA PPP healthcare member. This will help to ensure that the fees charged for their **treatment** are those we have agreed with the hospital or centre.

You can search the **Directory of Hospitals** on the Wellbeing Hub

What happens if the **child** uses a different hospital or scanning centre?

If it is medically necessary for the **child** to use a **hospital**, **day-patient unit** or **scanning centre** not listed in the **Directory of Hospitals** and we have specifically agreed to this in writing before the **treatment** begins, then we will pay those hospital charges.

In some cases there will not be a **private hospital** with the necessary paediatric facilities within a reasonable distance. In those cases we can pay for **treatment** that is covered to be provided privately in an NHS hospital

Where can the **child** have out-patient treatment?

We will pay fees at an **out-patient facility** in full. We will pay these so long as the **child's treatment** is covered by their membership, and a **specialist** is overseeing it.

We do not pay for **out-patient** drugs or dressings.

CT, MRI or PET scans received as an **out-patient** will be paid in full at a scanning centre listed in your **Directory of Hospitals**.

What about intensive care?

If the **child** has private intensive care **treatment** in a **private hospital** or in an NHS Intensive Therapy or Intensive Care unit, we will pay for this so long as:

- it immediately follows private **treatment** that was covered by their membership
- you have asked for the **child** to have the intensive care **treatment** privately.

Where can I have cataract surgery?

If the **child** needs cataract **surgery**, we will pay for their **treatment** at any **facility** where we have an agreement covering cataract **surgery**. These are shown in the **Directory of Hospitals**. The **child's GP** will need to refer them for the **treatment**.

Where can the **child** have oral surgery?

We will pay for oral **surgery** at any **facility** that we have an agreement with covering oral **surgery**. These are shown in the **Directory of Hospitals**. The **child's** dentist will need to refer them for the **treatment**.

Please contact us to find an appropriate **specialist** and **facility** for the **child's treatment**.

What about treatment on the NHS?

If the **child** has free **treatment** on the NHS that would have been covered by their membership, we will pay them a cash payment. This includes **treatment** in an NHS Intensive Therapy or Intensive Care unit or **treatment** in a private facility paid for by the NHS.

Does the plan cover payment for treatment anywhere else?

We only pay for **treatment** at the places listed. For example, we do not pay anything for **treatment** at a health hydro, spa, nature cure clinic or any similar place, even if it is registered as a hospital.

3.9 > General restrictions

High charges

We will not pay if any of the following charge a significant amount more than they usually do, unless we have agreed this beforehand:

- a **specialist** in our 'fee-approved' category
- a physiotherapist
- an osteopath
- a chiropractor.

Consultations within 10 days of treatment

We will not pay any separate fee that the **specialist** makes for consultations within 10 days of carrying out **surgery**.

Treatment and referrals by family members

We will not pay for drugs or **treatment** if:

- the person referring the **child** is a member of their family
- the person who treats the **child** is a member of their family.

4 Cover for specific conditions, treatment, tests and costs

There are particular rules for how we cover some conditions, **treatments**, tests and costs. This section explains what these are.

You should read this section alongside the other sections of this handbook as the other rules of cover will also apply, for example our rules about **chronic conditions** and who we pay.

Any questions?

If you're unsure how something works, just call 03301 025 503 and we'll be very glad to explain. It's often quicker and easier than working it out from the handbook alone.

- 4.1 > Cancer
- 4.2 > Breast reduction
- 4.3 > Chiropody and foot care
- 4.4 > Consequences of previous treatment, medical or surgical intervention or body modification
- 4.5 > Contraception
- 4.6 > Cosmetic surgery
- 4.7 > Criminal activity
- 4.8 > Drugs and dressings
- 4.9 > External prostheses or appliances
- 4.10 > Fat removal
- 4.11 > Gender re-assignment or gender confirmation
- 4.12 > Genetic tests, preventative treatment and screening tests
- 4.13 > GP and primary care services
- 4.14 > Kidney dialysis
- 4.15 > Learning and developmental disorders
- 4.16 > Long sightedness, short sightedness and astigmatism
- 4.17 > Mechanical heart pumps (Ventricular Assist Devices (VAD) and artificial hearts)
- 4.18 > Mental Health
- 4.19 > Natural ageing
- 4.20 > Nuclear, biological or chemical contamination and war
- 4.21 > Organ or tissue donation
- 4.22 > Reconstructive surgery
- 4.23 > Rehabilitation
- 4.24 > Self-inflicted injury and suicide
- 4.25 > Sexual dysfunction
- 4.26 > Social, domestic and other costs unrelated to treatment
- 4.27 > Sports related treatment
- 4.28 > Teeth and dental conditions
- 4.29 > Treatment abroad
- 4.30 > Treatment that is not medically necessary
- 4.31 > Warts
- 4.32 > Weight loss treatment

4.1 > Cancer

Due to the nature of **cancer**, we cover it a little differently to other conditions. This section explains the differences. If a specific aspect of cover is not mentioned here, the standard cover described elsewhere in this handbook applies.

About our cover for cancer treatment

We will cover investigations into **cancer** and **treatment** to kill **cancer** cells.

Experienced and dedicated nurses and case managers

Our registered nurses and case managers provide support over the phone and have years of experience of supporting cancer patients and their families. When you call, we'll put you in touch with a nurse or case manager who will then support you throughout the **child's** treatment.

The child's nurse or case manager will be happy to speak to the **child's** specialist or doctor directly if you need them to check any details. They can also give you guidance on what to expect during treatment and how to talk about the illness to friends and family.

Supporting members diagnosed with cancer

Expert support if you choose for your **child** to have their **treatment** on the NHS.

We have developed extra support services to help members who are diagnosed with **cancer** and who decide to have their **treatment** on the NHS instead of using the **plan** to have private **treatment**. We may be able to help you with everyday concerns, such as, childcare or domestic help.

Please call us before the **child's treatment** begins, so that we can discuss with you what kind of expert support is available.

If cancer is diagnosed— please call us on 03301 025 503 so we can explain what support we can offer

If the **child** has **day-patient** or **out-patient** radiotherapy or chemotherapy on the NHS, and the **plan** would have covered that **treatment**, we will make a cash payment of £100 a day.

We will also make a cash payment for **in-patient treatment** on the NHS (as well as **out-patient** and **day-patient** radiotherapy or chemotherapy). Please see the details in the benefits table.

If the **child** is having **in-patient treatment**, and the plan covers that **treatment** there is benefit for an adult to stay in the hospital with the **child**. In addition there is benefit for a second adult to stay in a hotel nearby. Please see the details in the benefits table.

Do the rules about chronic or recurring conditions apply to cancer?

We don't apply our rules about chronic or recurring conditions to **cancer**. Please carefully read all of this section to find out how we cover **treatment** for **cancer**.

Comparing our cancer cover

To help make our **cancer** cover clearer, the following information is in a format that the Association of British Insurers (ABI) recommend.

Place of treatment	Is the child covered?
Private hospitals, day-patient units or scanning centres listed in the Directory of Hospitals	Yes
Chemotherapy by intravenous drip at home	Yes
Treatment at a hospice	We will make a donation of £100 for every night spent in a hospice or for hospice at home care.

Diagnostic	Is the child covered?
Whether the child is an in-patient, day-patient, or out-patient	
Surgery as shown below under ' Surgery '	Yes
CT, MRI and PET scans	Yes
Genetic testing proven to help choose the best chemotherapy	Yes
Genetic testing to work out whether there is a genetic risk of developing cancer	No
If the child is an in-patient or day-patient	
Specialist fees for the specialist treating cancer when the child is an in-patient or day-patient .	Yes
Diagnostic tests as an in-patient or day-patient	Yes
If the child is an out-patient	
Specialist consultations with the specialist treating cancer when the child is an out-patient	Yes
Diagnostic tests as an out-patient when ordered or performed by the specialist treating the child's cancer	Yes

Surgery	Is the child covered?
Whether the child is an in-patient , day-patient or out-patient	
<p>Surgery for the treatment or diagnosis of cancer, so long as that treatment has been shown to be effective</p> <p>See Section 7 - 'Glossary' for how we define surgery</p> <p>See Section 3 - 'Our cover for treatment and surgery' for more about effective treatment</p>	Yes
Preventative	Is the child covered?
<p>Preventative treatment, such as:</p> <ul style="list-style-type: none"> • screening when there are no symptom(s) of cancer. For example, if a screen showed there was a genetic risk of breast cancer, we would not cover the screening; or • any treatment to reduce the chances of developing breast cancer in future • vaccines to prevent cancer developing or coming back– such as vaccinations to prevent cervical cancer 	No
Drug Therapy	Is the child covered?
<p>Out-patient drugs or other drugs that a GP could prescribe or could be bought over the counter. This includes drugs or prescriptions given to take home if the child has had in-patient, day-patient or out-patient treatment</p>	<p>No – Please call us about these drugs. We don't cover them, but we can help you apply to get these paid for by the NHS. Call us on 03301 025 503 and we can talk you through this.</p>
<p>Drug treatment to kill cancer cells – including:</p> <ul style="list-style-type: none"> • biological therapies, such as Herceptin or Avastin • chemotherapy 	<p>Yes</p> <p>There is no time limit on how long we cover these drugs.</p> <p>We will cover if:</p> <ul style="list-style-type: none"> • they have been licensed by the European Medicines Agency or the Medicines and Healthcare products Regulatory Agency, and • they are used according to their license, and • they have been shown to be effective. <p>Because drug licenses change, this means that the drugs we cover will change from time to time.</p> <p>Please call us once you know the treatment plan.</p>

Drug Therapy	Is the child covered?
Unproven drugs	<p>If the child has been invited to take part in a randomised clinical trial approved by an appropriate ethics committee, we will pay for their stay in hospital, including their specialist's fees while they are receiving the clinical trial drug.</p> <p>You need to call us before treatment so we can agree cover and costs in writing. There will be information we need you to provide before we can agree costs. For example we will need you to provide us with a copy of the child's trial acceptance forms.</p>
Other Drugs We cover: <ul style="list-style-type: none"> • Bone-strengthening drugs such as bisphosphonates or Denosumab • Hormone therapy that is given by injection (for example goserelin, also known as Zoladex) • Antivirals, antibiotics, antifungals, antisickness and anticoagulant drugs 	Yes. They are covered so long as the child has them at the same time as they are having chemotherapy or biological therapy to kill cancer cells covered by the plan .
Drugs for treating conditions secondary to cancer such as erythropoietin (EPO)	Yes, while the child is having chemotherapy that is covered by the plan .

Radiotherapy	Is the child covered?
Radiotherapy, including when it is used to relieve pain	Yes
Proton beam therapy (PBT) for: <ul style="list-style-type: none"> • central nervous system (brain and spinal cord) cancer or malignant solid cancers in members aged 21 and under, or • chordomas, or chondrosarcomas (types of spine cancer) in the base of the skull or cervical spine (neck bones) which have not spread (metastasised), or • cancer of the iris, ciliary body or choroid parts of the eye (uveal melanoma) which has not spread (metastasised). 	Yes
Accelerated charged particle therapies, except as described above.	No

Palliative and end of life care	Is the child covered?
Care to relieve pain or other symptoms rather than cure the cancer	We will provide cover and support throughout cancer treatment even if it becomes incurable. We cover radiotherapy, chemotherapy and surgery (such as draining fluid or inserting a stent) to relieve pain.
Donation to a hospice for end of life care, or a donation to a service providing hospice at home care	£100 a night
Monitoring	Is the child covered?
Follow ups – cover for follow up consultations and reviews for cancer	Yes, so long as the child is still a member and has a plan that covers this.
Routine monitoring or checks that a GP or someone else in a GP surgery (or other primary care setting) could carry out	No
Follow up procedures that are for monitoring rather than treatment . Some cancer patients need procedures to check whether cancer is still present or has returned. For example, these could include colonoscopies to check the bowel or cystoscopies to check the bladder.	Yes
Limits	What limits are there?
Time limits on cancer treatment The child's membership covers them while they are having treatment to kill cancer cells	None
Money limits on cancer treatment	No specific limits – the same rules apply to cancer treatment as for any other treatment .
Other benefits	Is the child covered?
Stem cell or bone marrow treatment This includes paying reasonable costs to a live donor to donate bone marrow or stem cells. It does not include any related administration costs. For example, we will not cover transport costs or the cost of finding a donor. See Section 4 - 'Organ and tissue donation' for more details	Yes
The cost of wigs or external prostheses needed because of cancer whilst the child is having treatment to kill cancer cells	Yes – up to £150 a year for wigs and up to £5,000 a year for prostheses.

4.2 > Breast reduction

We do not cover either male or female breast reduction

4.3 > Chiropody and foot care

We will not cover any general chiropody or foot care, even if a surgical podiatrist provides it. This includes things like gait analysis and orthotics.

4.4 > Consequences of previous treatment, medical or surgical intervention or body modification

If the **child** had **treatment**, medical or surgical intervention or body modification previously that would not be covered by their membership, we do not cover further **treatment** or increased **treatment** costs that are:

- a result of the **treatment**, medical or surgical intervention or body modification they had previously, or
- connected with the **treatment**, medical or surgical intervention or body modification they had previously.

4.5 > Contraception

We do not cover contraception or any consequence of using contraception.

4.6 > Cosmetic surgery

We do not cover:

- Cosmetic **treatment** or cosmetic **surgery**.
- **Treatment** that is connected to previous cosmetic **treatment** or cosmetic **surgery**.

See also [Reconstructive surgery](#)

4.7 > Criminal activity

We do not cover **treatment** the **child** needs as a result of their active involvement in criminal activity.

4.8 > Drugs and Dressings

We don't cover drugs, dressings or prescriptions that:

- are given to take home after **in-patient**, **day-patient** or **out-patient treatment**; or
- could be prescribed by a **GP** or bought without a prescription; or
- are taken or administered when the **child** attends a **hospital**, consulting room or clinic for **out-patient treatment**.

There are some exceptions for drugs given for cancer **treatment**.

>> There is a full explanation of how we cover [cancer treatment in Section 4](#) of this handbook

4.9 > External prostheses or appliances

We do not cover the costs of providing or fitting external prostheses or appliances, such as crutches, joint supports, and contact lenses. We cover the cost of wigs or external prostheses needed because of **cancer** whilst the **child** is having **treatment** to kill **cancer** cells.

4.10 > Fat removal

We do not cover the removal of fat or surplus tissue, such as abdominoplasty (tummy tuck), whether the removal is needed for medical or psychological reasons.

See also [Weight loss treatment](#)

4.11 > Gender re-assignment or gender confirmation

We do not cover gender re-assignment or gender confirmation **treatment** or anything connected with them in any way, such as:

- gender re-assignment operations or other surgical **treatment**; or
- psychotherapy or similar services; or
- any other **treatment**.

4.12 > Genetic tests, preventative treatment and screening tests

Health insurance is designed to cover problems that the **child** is experiencing at the moment, so it generally doesn't cover preventative **treatment** or screening tests including genetic tests.

What is not covered for genetic tests, preventative treatment and screening?

We do not pay for:

- preventative treatment; or
- routine preventative examinations and check-ups; or
- genetic screening tests to check whether:
 - the **child** has a **medical condition** when they have no symptoms; or
 - a genetic risk of developing a **medical condition** in the future; or
 - there is a genetic risk of the **child** passing on a **medical condition**; or
- genetic tests to identify a **medical condition** where the result of the test isn't proven to change the course of **treatment**. This might be because the course of **treatment** for the **child's** symptoms will be the same regardless of what **medical condition** has caused them; or
- any other preventative **treatment** or screening tests to see whether the **child** has a **medical condition** if they do not have any symptoms; or
- vaccinations.

What is covered for genetic tests?

We will pay for genetic testing when it is proven to help choose the best course of drug **treatment** for the **child's medical condition**. This means that it must be recommended in the drug licence for a specific targeted therapy, such as HER2 testing for the use of Herceptin for breast cancer.

Please call us before the **child** has any genetic tests to confirm that we will cover them. The **child's specialist** might want to do a variety of tests and they might not all be covered. The cost to you might be significant if the tests aren't covered under the **plan**.

If you're unsure whether the **child's treatment** is preventative or not, please call us on 03301 025 503 before going ahead with the **treatment**.

4.13 > GP and primary care services

We do not cover primary care services or **treatment** that would normally be carried out in a primary care setting. This includes any fees for services that a **GP**, dentist or optician could normally carry out.

4.14 > Kidney dialysis

We do cover kidney dialysis, but only in some situations.

What is covered for kidney dialysis?

We will cover kidney dialysis for up to six weeks if the **child** is being prepared for kidney transplant. However, we will not cover regular or long-term kidney dialysis if the **child** has chronic kidney failure.

See also [Organ or tissue donation](#)

4.15 > Learning and developmental disorders

We do not cover any **treatment**, investigations, assessment or grading to do with:

- learning disorders
- speech delay
- behavioural problems
- physical development
- psychological development.

Some examples of the conditions we do not cover are the following (please call if you would like to know if a condition is covered):

- dyslexia
- dyspraxia
- autistic spectrum disorder
- attention deficit hyperactivity disorder (ADHD)
- speech and language problems, including speech therapy needed because of another **medical condition**.

4.16 > Long sightedness, short sightedness and astigmatism

We do not cover any **treatment** to correct refractive errors, including long sightedness, short sightedness or astigmatism.

4.17 > Mechanical heart pumps (Ventricular Assist Devices (VAD) and artificial hearts)

There is no cover for the provision or implantation of a mechanical heart pump. There is also no cover for the long-term monitoring, consultations, check-ups, scans and examinations related to the implantation or the device.

4.18 > Mental health

We will cover the **child's treatment** for psychiatric illness up to the levels shown in the benefits table.

Cover includes:

- **out-patient treatment**; and
- **in-patient** and **day-patient treatment** in hospital paid up to 45 days in a **year**.

What happens if the **child** needs to go into hospital for a psychiatric condition?

If the **child** needs to go into hospital for **in-patient** or **day-patient treatment** of a psychiatric condition, the hospital will contact us to check the **child's** cover before they go in. If the **child's treatment** is covered, we will agree to pay the hospital for an initial period of time in hospital. The hospital will tell you how long this period is.

What if the condition goes on for a long time?

Our normal rules on **chronic conditions** apply to mental health problems. So if the **child's** condition becomes chronic, unfortunately we may no longer be able to cover their **treatment**. If this happens, we will contact you beforehand so that you can decide whether to start paying for the **treatment** yourself, or to transfer the **child** to the NHS.

For more details, see ['How membership works with conditions that last a long time or come back'](#)

What is not covered?

We do not cover any **treatment** connected in any way to:

- an injury the **child** inflicted on themselves deliberately; or
- a suicide attempt.

4.19 > Natural ageing

We do not pay for **treatment** of symptoms generally associated with the natural process of ageing. This includes **treatment** for the symptoms of puberty.

4.20 > Nuclear, biological or chemical contamination and war risks

We do not cover **treatment** the **child** needs as a result of nuclear, biological or chemical contamination. We do not cover **treatment** the **child** needs as a result of war (declared or not), an act of a foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons, or any similar event.

We do cover **treatment** due to a **terrorist act** so long as the act does not cause nuclear, biological or chemical contamination.

4.21 > Organ or tissue donation

If there are plans for the **child** to donate an organ or tissue as a live donor, or receive an organ or tissue from a live donor, please call us so that we can tell you what support we offer.

What we don't cover

We do not pay for:

- the cost of collecting donor organs or tissue; or
- any related administration costs – for example, the cost of searching for a donor; or
- any costs towards organ or tissue donation that's not done in line with the appropriate regulatory guidelines.

4.22 > Reconstructive surgery

We do cover reconstructive **surgery**, but only in certain situations.

What is covered?

We will cover the **child's** first reconstructive **surgery** following a medically documented accident or **surgery** for a **medical condition**.

We will do this so long as we agree the method and cost of the **treatment** in writing beforehand.

In the case of breast cancer the first reconstructive **surgery** means:

- one planned **surgery** to reconstruct the diseased breast
- one further planned **surgery** to the other breast, when it has not been operated on, to improve symmetry
- nipple tattooing, up to 2 sessions.

Please call us on 03301 025 503 before agreeing to reconstructive **surgery** so we can tell you if the child is covered.

What is not covered?

We do not cover **treatment** that is connected to previous reconstructive or cosmetic **surgery**.

See also [Cosmetic Surgery](#)

4.23 > Rehabilitation

We do cover **in-patient** rehabilitation for a short period, but there are some limits to our cover.

What is covered for rehabilitation?

We will cover **in-patient** rehabilitation for up to 28 days, so long as:

- it follows an acute brain injury, such as a stroke; and
- It is part of **treatment** that is covered by the **child's** membership; and
- a **specialist** in rehabilitation is overseeing **treatment**; and
- the child has their **treatment** in a rehabilitation hospital or unit that is included in the **Directory of Hospitals**; and

- the **treatment** can't be carried out as a **day-patient** or **out-patient**, or in another suitable location; and
- we have agreed the costs before the **child** starts rehabilitation.

If the **child** needs rehabilitation, please call us on 03301 025 503, as we will need to confirm that we recognise the hospital or unit where they are having the rehabilitation.

If the **child** has severe central nervous system damage following external trauma or accident, we will extend this cover to up to 180 days of **in-patient** rehabilitation.

4.24 > Self-inflicted injury and suicide

We do not cover **treatment** needed as a direct or indirect result of a deliberately self-inflicted injury or a suicide attempt.

4.25 > Sexual dysfunction

We do not cover **treatment** for sexual dysfunction or anything related to sexual dysfunction.

4.26 > Social, domestic and other costs unrelated to treatment

We do not cover the costs that are paid for social or domestic reasons, such as home help costs. We do not cover the costs that are paid for any reasons that are not directly to do with **treatment** such as travel to or from the place the **child** is being treated.

4.27 > Sports related treatment

We do not cover **treatment** the **child** needs as a result of training for or taking part in any sport for which they:

- are paid; or
- receive a grant or sponsorship (we don't count travel costs in this); or
- are competing for prize money.

4.28 > Teeth and dental conditions

The **plan** does not cover treating dental problems or any routine dental care including **treatment** of cysts in the jaw that are tooth related or are of a dental nature. This also means we will not pay any fees for dental specialists, such as orthodontists, periodontists, endodontists or prosthodontists.

We will cover the following types of oral **surgery** when the **child** is referred for **treatment** by a dentist:

- reinserting the **child's** own teeth after an injury
- removing impacted teeth, buried teeth and complicated buried roots
- removal of cysts of the jaw (sometimes called enucleation).

4.29 > Treatment abroad

There is no cover for assistance or treatment outside of the **UK**.

4.30 > Treatment that is not medically necessary

Like most health insurers, we only cover **treatment** that is medically necessary. We do not cover **treatment** that is not medically necessary, or that can be considered a personal choice.

4.31 > Warts

We do not cover **treatment** of skin warts.

4.32 > Weight loss treatment

We do not cover treatment for weight loss.

What is not covered?

We do not cover any fees for any kind of bariatric **surgery**, regardless of why the **surgery** is needed. This includes fitting a gastric band, creating a gastric sleeve, or other similar **treatment**.

5 Managing membership

5.1 > Making a complaint

5.2 > When the child leaves the school

5.1 > Making a complaint

Cover is provided under our agreement with the **school**. However, we do give all members full access to the complaint resolution process.

Our aim is to make sure members are always happy with their membership. If things do go wrong, it's important to us that we put things right as quickly as possible.

Making a complaint

If you want to make a complaint, you can call us or write to us using the contact details below.

To help us resolve your complaint, please give us the following details:

- Your **child's** name
- a contact telephone number
- the details of your complaint
- any relevant information that we may not have already seen.

Please call us on 03301 025 503.

Or write to:

AXA PPP healthcare, Nightingale House, Redland Hill, Redland, Bristol BS6 6SH

Answering your complaint

We'll respond to your complaint as quickly as we can.

If we can't get back to you straight away, we'll contact you within five working days to explain the next steps.

We always aim to resolve things within eight weeks from when you first told us about your concerns. If it looks like it will take us longer than this, we will let you know the reasons for the delay and regularly keep you up to date with our progress

The Financial Ombudsman Service

You may be entitled to refer your complaint to the Financial Ombudsman Service. The ombudsman service can liaise with us directly about your complaint and if we can't respond fully to a complaint within eight weeks, or if you're unhappy with our final response, you can ask the Financial Ombudsman Service for an independent review.

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Phone: 0300 123 9 123 or 0800 023 4567 (These numbers may not be available from outside the **UK** – so from abroad please call +44 20 7964 0500)

Email: complaint.info@financial-ombudsman.org.uk

Website: financial-ombudsman.org.uk

Legal rights

None of the information in this section affects the **child's** legal rights.

5.2 > When the child leaves the school

Call us on 0800 521 872 when you know the **child** is leaving the **school** and will no longer be covered under the Pupils' Healthcare Scheme.

It's quick and easy to transfer their cover to a personal plan.

If a **child** transfers to a personal plan with similar cover we can usually continue to cover any existing medical conditions without the need for medical underwriting – so you won't have to fill in any forms.

Call us as soon as you know the **child** is leaving the school as you may find it difficult to get continued cover for any existing or previous medical conditions later.

6 Legal Information

- 6.1 > Rights and responsibilities
- 6.2 > Our authorisation and regulation details
- 6.3 > The Financial Services Compensation Scheme (FSCS)
- 6.4 > Personal information
- 6.5 > What to do if somebody else is responsible for part of the cost of a claim
- 6.6 > What to do if a claim relates to an injury or medical condition that was caused by or contributed to by another person

6.1 > Rights and responsibilities

The plan

The cover is provided under an agreement with the **school**.

The **plan** is for one year unless the **school** has advised you otherwise.

Only those pupils listed in the **school** agreement can be members of this **plan**.

All cover ends when the **child** leaves the **school** or if the **school's** group membership ends.

We will pay for covered costs incurred during a period for which the subscription has been paid.

We will confirm the date that the **plan** starts and ends, who is covered, and any special terms that apply.

The welcome communication you receive from the **school** containing the Wellbeing Hub login details is proof of the **child's** cover under the **plan**.

Renewal

At the end of each **plan year**, the schools intermediary will contact the **school** to tell them the terms the **plan** will continue on if the **plan** is still available. We will renew the **plan** on the new terms unless the **school** asks us to make changes or tells us they wish to cancel.

Providing us with information

Whenever we ask you or the **child** to give us information about the **child**, you or the **child** will make sure that all the information given to us is sufficiently true, accurate and complete for us to be able to work out the risk we are considering. If we later discover that it is not, we can cancel the membership or apply different terms of cover in line with the terms we would have applied if the information had been presented to us fairly.

Subrogated rights

We, or any person or company that we nominate, have subrogated rights of recovery in the event of a claim. This means that we will assume your rights or those of the **child** to recover any amount they are entitled to that we have already covered under this **plan**.

For example, we may recover amounts from someone who caused injury or illness, or from another insurer or state healthcare provider.

You or the child must provide us with all documents relating to the child, including medical records, and any reasonable assistance we may need to exercise these subrogated rights.

You or the child must not do anything to prejudice these subrogated rights.

We reserve the right to deduct from any claims payment otherwise due an amount that will be recovered from a third party or state healthcare provider.

What happens if you or the child break the terms of the plan?

If you or the **child** or anyone acting on their behalf break any terms of the **plan** that we reasonably consider to be fundamental, we may do one or more of the following:

- refuse to pay any of the claims;
- recover from you any loss caused by the break;
- refuse to renew the **child's** membership to the **plan**;
- impose different terms to the **child's** cover on the **plan**;
- end the **child's** membership of the **plan** and all cover immediately.

If you or the **child** (or anyone acting on your or their behalf) claim knowing that the claim is false or fraudulent, we can refuse to pay that claim and may declare the **child's** membership of the **plan** void, as if it never existed. If we have already paid the claim we can recover what we have paid from you.

If we pay a claim and the claim is later found to be wholly or partly false or fraudulent, we will be able to recover what we have paid from you.

International sanctions

We will not do business with any individual or organisation that appears on an economic sanctions list or is subject to similar restrictions from any other law or regulation. This includes sanction lists, laws and regulations of the European Union, **United Kingdom**, United States of America or under a United Nations resolution. We will immediately end cover and stop paying claims on the **plan** if you or the **child** are directly or indirectly subject to economic sanctions, including sanctions against your country of residence. We will do this even if you have permission from a relevant authority to continue cover or subscription payments under a plan. In this case, we can cancel the **child's** membership of the **plan** immediately without notice, but will then tell you if we do this. If you know that you or the **child** are on a sanctions list or subject to similar restrictions, you must let us know within 7 days of finding this out.

What happens if the school agreement ends?

If the **school** agreement ends, you can apply to transfer the **child's** cover to another plan.

Legal rights

A **child** may make individual claims under the **plan**, and this may be without your knowledge in accordance with our approach to personal data. Only the **school** and we have legal rights under this **plan**. No clause or term of this **plan** will be enforceable, by virtue of the Contract (Rights of Third Parties) Act 1999, by any other person, including you or the **child**.

The person who is dealing with the claim is liable for shortfalls incurred by the **child** under the **plan**. This may be you, an individual from the **school**, the **child**, or another person you or the **child** have requested to act on their behalf.

Law applying to the plan

The law of England and Wales will apply to the **plan**.

Language for the plan

We will use English for all information and communications about the **plan**.

6.2 > Our authorisation and regulation details

AXA PPP healthcare is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority.

The FCA sets out regulations for the sale and administration of general insurance. We must follow these regulations when we deal with you.

Our financial services register number is 202947.

You can check details of our registration on the FCA website: fca.org.uk

6.3 > The Financial Services Compensation Scheme (FSCS)

AXA PPP healthcare is a participant in the Financial Services Compensation Scheme (FSCS). The Scheme may act if it decides that an insurance company is in such serious financial difficulties that it may not be able to honour its contracts of insurance. It may do this by:

- providing financial assistance to the insurer
- transferring policies to another insurer
- paying compensation.

The Scheme was established under the Financial Services and Markets Act 2000 and is administered by the Financial Services Compensation Scheme Limited. You can find more information about the scheme on the FSCS website: fscs.org.uk.

6.4 > Your personal information

Here is a summary of the data privacy notice that you can find on our website axapphealthcare.co.uk/privacynotice.

Please make sure that you, any Authorised Guardian and the **child** over 16 covered by the **plan** reads this summary and the full data privacy notice on our website. If you would like a copy of the full notice, call us on 03301 025 503 and we'll send you one.

We want to reassure you we never sell personal member information to third parties. We will only use the information that you have given us in ways we are allowed to by law, which includes only collecting as much information as we need. We will get consent to process information such as medical information when it's necessary to do so.

We get information about you, any Authorised Guardian and the **child** who is covered by the **plan**. This information can be provided by you, any Authorised Guardian, your **child's** healthcare providers and third party suppliers of information, for example on-line shopping surveys.

We process information mainly for managing your **child's** membership and claims, including investigating fraud. We also have a legal obligation to do things such as report suspected crime to law enforcement agencies. We also do some processing because it helps us run our business, such as research, finding out more about you or your **child**, statistical analysis, for example to help us decide on premiums.

We may disclose your information to other people or organisations. For example we'll do this to:

- manage your **child's** claims e.g. to deal with your **child's** doctors; or any reinsurers
- manage the scheme with your employer or their intermediary;
- help us prevent and detect crime and medical malpractice by talking to other insurers and relevant agencies.

Neither AXA PPP healthcare or any other member of the **AXA UK Group** will use the information you have provided to contact any person about other products and services. Communication will only be in respect of the child's cover with AXA including cover options when your child is leaving the school.

6.5 > What to do if somebody else is responsible for part of the cost of a claim

You must tell us if you are able to recover any part of a claim from any other party. Other parties would include:

- an insurer that you have another insurance policy with
- a state healthcare system
- a third party that has a legal responsibility or liability to pay. We will pay our proper share of the claim.

6.6 > What to do if a claim relates to an injury or medical condition that was caused or contributed to by another person

You must tell us as quickly as possible if you believe someone else or something (i.e. a third party) contributed to or caused the need for the **child's treatment**, such as a road traffic accident, an injury or potential clinical negligence.

This does not change the benefits that can be claimed under the **plan** (the "Claim") and also means that you can potentially be repaid for any costs you paid yourself, such as if you paid for private treatment that wasn't covered by the **plan**. Where appropriate, we will pay our share of the Claim and recover what we pay from the third party.

Where you bring a claim against a third party (a "Third Party Claim"), you (or your representatives) must:

- include all amounts paid by us for **treatment** relating to the Third Party Claim (our "Outlay") against the third party;
- include interest on our Outlay at 8% p.a.;
- keep us fully informed on the progress of the Third Party Claim and any action against the third party or any pre-action matters;
- agree any proposed reduction to our Outlay and interest with us prior to settlement. If no such agreement has been sought we retain the right to recover 100% of our Outlay and interest directly from you;
- repay any recovery of our Outlay and interest from the third party directly to us within 21 days of settlement;
- provide us with details of any settlement in full.

In the event you recover our Outlay and interest and do not repay us this recovered amount in full we will be entitled to recover from you what you owe us and the **plan** may be cancelled in accordance with 'What happens if you break the terms of the plan'.

Even if you decide not to make a claim against a third party for the recovery of damages we retain the right (at our own expense) to make a claim in your or the **child's** name against the third party for our Outlay and interest. You must co-operate with all reasonable requests in this respect.

The rights and remedies in this clause are in addition to and not instead of rights or remedies provided by law.

If you have any questions please call 03301 025 503 and ask for the Third Party Recovery team.

7 Glossary

Certain terms in this handbook have specific meanings. The terms and their meanings are listed in this glossary.

Where we've highlighted these terms in **bold** they have a specific meaning.

◆ The terms marked with this symbol have meanings that are agreed by the Association of British Insurers. These meanings are used by most medical insurers.

acupuncturist – a medical practitioner who specialises in acupuncture who is registered under the relevant Act or a practitioner of acupuncture who is a member of the British Acupuncture Council (BAcC); and who, in all cases, meets our criteria for acupuncturist recognition for benefit purposes in their field of practice, and who we have told in writing that we currently recognise them as an acupuncturist for benefit purposes in that field for the provision of **out-patient treatment** only.

The full criteria we use when recognising **medical practitioners** are available on request

acute condition ♦ – a disease, illness or injury that is likely to respond quickly to **treatment** which aims to return the **child** to the state of health they were in immediately before suffering the disease, illness or injury, or which leads to their full recovery.

AXA UK Group – AXA PPP healthcare Ltd, Health-on-Line Company (UK), Health and Protection Solutions Ltd, trading as Secure Health and The Health Insurance Group, AXA Insurance UK PLC, Architas Multi-Manager Limited, AXA ICAS Ltd (trading as Active+), The Permanent Health Company Ltd, AXA Services Limited, Aid-Call Ltd

The companies that we mean by AXA UK Group may change from time to time.

See axapphealthcare.co.uk/group for the current list

cancer ♦ – a malignant tumour, tissues or cells, characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue.

child – a **child** who, under the school's group membership, is entitled to cover under the **plan**.

chronic condition ♦ – a disease, illness or injury that has one or more of the following characteristics:

- it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests
- it needs ongoing or long-term control or relief of symptoms
- it requires the **child** rehabilitation or for them to be specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back.

day-patient ♦ – a patient who is admitted to a hospital or **day-patient unit** because they need a period of medically supervised recovery but does not occupy a bed overnight.

day-patient unit – a medical unit where **day-patient treatment** is carried out.

The units we recognise are listed in the **Directory of Hospitals** which you can search on the Wellbeing Hub

diagnostic tests ♦ – investigations, such as x-rays or blood tests, to find or to help to find the cause of the **child's** symptoms.

Directory of Hospitals – the list of hospitals, **day-patient units** and **scanning centres** that are available for you to use under the terms of the **plan**.

The list changes from time to time, so you should always check with us before arranging **treatment**. Some **treatments** are only available in certain facilities.

You can search the **Directory of Hospitals** from the Wellbeing Hub

facility – a **private hospital**, or unit listed in the **Directory of Hospitals** with which we have an agreement to provide a specific set of medical services.

Some facilities may have arrangements with other establishments to provide **treatment**.

fee-approved specialist – a **specialist** whose fees for covered **treatment** we routinely pay in full.

fee-limited specialist – a **specialist** whose fees for covered **treatment** we pay up to the amount shown in the schedule of procedures and fees.

The schedule of procedures and fees is on our website: axapphealthcare.co.uk/fees

GP – a general practitioner on the General Medical Council (GMC) GP register.

We will only accept referrals from the **child's** NHS GP practice unless the **school** provides access to an alternative GP service. In this case we will accept referrals from the alternative GP service under the **school's** arrangement.

homeopath – a medical practitioner with full registration under the Medical Acts, who specialises in homeopathy who is registered under the relevant Act or a practitioner of homeopathy who holds full membership of the Faculty of Homeopathy is registered with the Faculty of Homeopathy; and who, in all cases, meets our criteria for homeopath recognition for benefit purposes in their field of practice, and who we have told in writing that we currently recognise them as a homeopath for benefit purposes in that field for the provision of **out-patient treatment** only.

The full criteria we use when recognising **medical practitioners** are available on request

in-patient ♦ – a patient who is admitted to hospital and who occupies a bed overnight or longer, for medical reasons.

medical condition – any disease, illness or injury, including psychiatric illness.

nurse ♦ – a qualified nurse who is on the register of the Nursing and Midwifery Council (NMC) and holds a valid NMC personal identification number.

out-patient ♦ – a patient who attends a hospital, consulting room, or out-patient clinic and is not admitted as a **day-patient** or an **in-patient**.

plan – the insurance contract between the school and us. The full terms of the plan are set out in the latest versions of:

- the school agreement
- any application form we ask you to fill in
- this handbook
- any other communication we send you regarding the terms of the **child's** cover

practitioner – a dietician, **nurse**, orthoptist, psychotherapist, psychologist or speech therapist that we have recognised. We will pay for **treatment** by a **practitioner** if both the following apply:

- a **specialist** refers the **child** to them
- the **treatment** is as an **out-patient**.

If the **treatment** is as an **in-patient** or **day-patient**, that **treatment** will be included as part of the **private hospital** charges.

The full criteria we use when recognising **practitioners** are available on request

private hospital – a hospital listed in our current **Directory of Hospitals**.

scanning centre – a centre where **out-patient** CT (computerised tomography), MRI (magnetic resonance imaging) and PET (positron emission tomography) is carried out.

The centres we recognise are listed in the **Directory of Hospitals**

school – the school or college that pays for the group membership that the **child's** cover is part of.

specialist – a medical practitioner who meets all of the following conditions:

- has specialist training in an area of medicine, such as training as a consultant surgeon, consultant anaesthetist, consultant physician or consultant psychiatrist
- is fully registered under the Medical Acts
- is recognised by us as a specialist.

The definition of a specialist who we recognise for **out-patient treatment** only is widened to include those who meet all of the following conditions:

- specialise in musculoskeletal medicine, sports medicine, psychosexual medicine or podiatric surgery
- is fully registered under the Medical Acts
- is recognised by us as a specialist.

The full criteria we use when recognising **specialists** are available on request.

surgery/surgical procedure – an operation or other invasive surgical intervention listed in the schedule of procedures and fees.

terrorist act – any act of violence by an individual terrorist or a terrorist group to coerce or intimidate the civilian population to achieve a political, military, social or religious goal.

therapist – a medical practitioner who meets all of the following conditions:

- is a practitioner in physiotherapy, osteopathy, chiropractic, **treatment**
- is fully registered under the relevant Acts
- is recognised by us as a therapist for **out-patient treatment**.

The full criteria we use when recognising **medical practitioners** are available on request.

treatment ♦ – surgical or medical services (including **diagnostic tests**) that are needed to diagnose, relieve or cure a disease, illness or injury.

United Kingdom – Great Britain and Northern Ireland, including the Channel Islands and the Isle of Man.

year – the 12 months from the **plan** start date or last renewal date. However, the **school** agreement may amend the period of cover to something different. If this happens, you should be informed by the **school**.

Claims and queries

03301 025 503

Monday to Friday 8am to 8pm and Saturday 8am to 1pm.

Membership documents are available in other formats.

If you would like a Braille, large print or audio version, please contact us.

PB70131a/04.19 Digital

This private medical insurance plan is underwritten by AXA PPP healthcare Limited

AXA PPP healthcare Limited Registered Office: 5 Old Broad Street, London, EC2N 1AD, United Kingdom.

AXA PPP healthcare, Nightingale House, Redland Hill, Redland, Bristol, BS6 6SH.

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PB65420/04.18