



Health

For intermediary information only

SME plan comparison table

Module Options

Treatment Option	Business Health	Business Protect
Inpatient & day patient cover including charges for accommodation, operating theatre charges, nursing care, drugs and dressings, diagnostic tests, physiotherapy, radiotherapy and chemotherapy	Paid in full (in our Directory of Hospitals)	Paid in full (in our Business Protect hospital list)
Specialist fees (inpatient and day patient)	No yearly limit for surgeons, anesthetists and physicians	No yearly limit for surgeons, anesthetists and physicians when using a Business Protect specialist
Cash payment if use hospital or day patient unit not in our Directory of Hospitals	£50 a day/night	If by choice, 40% co-payment required of policyholder. Note: If for medical necessity, no co-payment applies.
Parent (hospital) accommodation	Paid in full	Paid in full
Hotel accommodation	Up to £100 a night, up to £500 a year	Up to £100 a night, up to £500 a year
Surgery as an outpatient	No yearly limit	No yearly limit
CT, MRI or PET scans	Paid in full at a scanning centre (in our Directory of Hospitals)	Paid in full at a scanning centre (in our Business Protect hospital list)
Cash payment if have CT, MR or PET scan not in our Directory of Hospitals	£50 each visit	If by choice, 40% co-payment required by policyholder. Note: if for medical necessity, no co-payment applies.
Ambulance transport	Paid in full	Paid in full
Cash payment when you have free inpatient treatment under the NHS	£100 a day, up to £2,000 a year	£50 a day, up to £2,000 a year
Nursing at home (IV antibiotics/chemotherapy for cancer)	Paid in full	Paid in full
Oral surgery (specified procedures)	Paid in full	Paid in full
Recuperative care	Up to £300 a year	Up to £300 a year
Cancer Cover – Choice of 2 levels		
1) Cancer cover (default with option to downgrade below)	Within plan benefits and limits, including cash benefit of £50 a day, up to £2,000 a year for radiotherapy and chemotherapy on the NHS.	Within plan benefits and limits, including cash benefit of £50 a day, up to £2,000 a year for radiotherapy and chemotherapy on the NHS.
2) NHS Cancer Support (provides an 'opt out/downgrade' from the full cancer cover)	No cover for cancer treatment, except for cover for licensed cancer drugs that NHS will not pay for. Note: Dedicated Nurse phone service is also available with this module, post-diagnosis.	No cover for cancer treatment, except for cover for licensed cancer drugs that NHS will not pay for. Note: Dedicated Nurse phone service is also available with this module, post-diagnosis.

Outpatient Options	Business Health	Business Protect
Standard		
Specialist consultations	Up to 2 consultations per year	Up to 2 consultations per year with a Business Protect specialist
Diagnostic test when specialist referred	No yearly limit	No yearly limit
Enhanced		
Specialist consultations	Up to 4 consultations per year	Up to 4 consultations per year with a Business Protect specialist
Diagnostic test when specialist referred	No yearly limit	No yearly limit
Practitioner fees when specialist referred	No yearly limit	No yearly limit
Full		
Specialist consultations	No yearly limit	No yearly limit with a Business Protect specialist
Diagnostic test when specialist referred	No yearly limit	No yearly limit
Practitioner fees when specialist referred	No yearly limit	No yearly limit

Diagnostics Only Option	Business Health	Business Protect
Outpatient diagnostic surgical procedures	No yearly limit	No yearly limit
Outpatient CT, MRI, PET scans	Paid in full if in our Directory of Hospitals	Paid in full if in our Business Protect hospital list
Outpatient specialist consultations	Up to 2 consultations per year	Up to 2 consultations per year with a Business Protect specialist
Outpatient diagnostic tests on specialist referral	No yearly limit	No yearly limit

Therapies Option	Business Health	Business Protect
Fees for outpatient treatment by physiotherapists, acupuncturists, osteopaths or chiropractors	No yearly limit on fees, up to an overall combined maximum of ten sessions on GP referral, or when referred for physiotherapist and osteopath treatment by our Working Body team. Further sessions (as long as we pre-approve) when specialist referred.	No yearly limit on fees, up to an overall combined maximum of ten sessions on GP referral, or when referred for physiotherapist and osteopath treatment by our Working Body team. Further sessions (as long as we pre-approve) when specialist referred.

Mental Health Option	Business Health	Business Protect
Mental health cover including psychiatric treatment by psychologists and cognitive behavioural therapists when referred by a specialist. Includes access to the Stronger Minds phone service, available to members aged 18 and over.	Covered	Covered (within hospital list, Business protect specialist list)

Extended Cover	Business Health	Business Protect
Extra cover for treatment at any hospital, day patient unit or scanning centre in the UK that is not listed in our Directory of Hospitals	Paid up to the normal daily rates charged by the facility	No cover
Extra cover for fee limited specialists	Paid in full	No cover
Extra cover for treatment received outside of the UK, Channel Islands or Isle of Man	Up to the UK equivalent	No cover
Chronic cover	Outpatient routine follow up consultations and associated diagnostic tests for monitoring the on-going control of specified chronic conditions	No cover

Private GP Option	Business Health	Business Protect
Fees for visits to a private GP for consultations	Up to £500 a year	Up to £500 a year

Dentist and Optician CashBack Option	Business Health	Business Protect
Dentist fees	80% of dentist's fees, up to £400 a year	80% of your dentist's fees, up to £400 a year
Optician fees	80% of the cost of prescribed glasses and contact lenses, up to £200 a year	80% of the cost of prescribed glasses and contact lenses, up to £200 a year
Eye test	Up to £25 a year for an eye test	Up to £25 a year for an eye test

Travel Cover	Business Health	Business Protect
Worldwide & European Travel Cover	Adventure Sports embedded	Adventure Sports embedded

Key exclusions

- Treatment of medical conditions that the member had, or had symptoms of, before joining. If the group joins on different terms, it will be shown in the plan documents.
- Treatment or monitoring of ongoing, recurrent and long-term conditions (also known as 'chronic conditions'). The Extended Cover option, available with Business Health, has some cover for the ongoing monitoring of specific chronic conditions.
- Pregnancy and childbirth.
- Fees for services that would normally be carried out by a GP practice unless the group has the Private GP option.
- Fees for services that would normally be carried out by a dentist or optician, unless the group has the Dentist and Optician Cashback option.

- Fees if members choose to use a hospital that is not in our hospital lists. The Extended Cover option with the Business Health plan option has extra cover for hospitals, day-patient units and scanning centres in the United Kingdom outside of our hospital list.
- Fees for treatment with specialists we do not recognise.
- Preventative treatment or tests when there are no apparent symptoms.
- Fees for outpatient drugs or dressings.
- Treatment of a psychiatric illness unless the Mental Health Option has been chosen.

For details of key exclusions for the Travel Cover option, please visit axahealth.co.uk/small-business/cover-options/travel-cover/