Personal Advisory team
03301 025 503
Monday to Friday 8am to 8pm and Saturday 9am to 5pm
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
axahealth.co.uk/health
Access to our on-line health centres

Contents
1 > Quick start guide to membership
   Benefits
   The main things we don’t cover

2 > Making a claim

3 > How membership works

4 > Cover for specific conditions, treatment, tests and costs
   Includes full details of our cancer cover

5 > Managing membership

6 > Legal information

7 > Glossary
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 Limited, trading as AXA Health.
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.

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If the child is an in-patient or day-patient</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private hospital and day-patient unit fees</td>
<td>Paid in full so long as the child uses a hospital or day-patient unit in the Directory of Hospitals</td>
<td>Including fees for in-patient or day-patient:</td>
</tr>
<tr>
<td>&gt;&gt; For more information see Section 3 - ‘The places where the child can be treated’</td>
<td></td>
<td>accommodation, diagnostic tests, using the operating theatre, nursing care, drugs, dressings, radiotherapy and chemotherapy, physiotherapy, surgical appliances that the specialist uses during surgery.</td>
</tr>
<tr>
<td>Cash payment if the child uses a hospital or day-patient unit that’s not in the Directory of Hospitals</td>
<td>£100 a night for in-patient treatment, £100 a day for day-patient treatment</td>
<td>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: the treatment would have been covered by the plan, we are not paying for the treatment.</td>
</tr>
<tr>
<td>Hospital accommodation for one adult while the child is in hospital</td>
<td>Paid in full</td>
<td>Covers the cost of one adult staying in hospital with the child. The child must be having treatment covered by the plan.</td>
</tr>
<tr>
<td>Hotel accommodation for one adult while a child is in hospital</td>
<td>Up to £100 a night up to £500 a year</td>
<td>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.</td>
</tr>
<tr>
<td>Specialist fees</td>
<td>No yearly limit</td>
<td>Includes fees for: surgeons, anaesthetists, physicians.</td>
</tr>
<tr>
<td>&gt;&gt; For more information see Section 3 - ‘Paying specialists and practitioners’</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If the child is an out-patient</td>
<td></td>
<td></td>
</tr>
<tr>
<td>------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Surgery</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No yearly limit</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>CT, MRI or PET scans</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid in full at a <strong>scanning centre</strong>, or hospital listed as a scanning centre, in the <strong>Directory of Hospitals</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>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 <strong>Directory of Hospitals</strong></strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>£100 each visit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If the child has a private CT, MRI or PET scan at a <strong>scanning centre</strong> that is not in the <strong>Directory of Hospitals</strong>.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Specialist consultations</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No yearly limit</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Diagnostic tests</strong> when performed by the child’s specialist and the child’s specialist refers them**</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Practitioner fees when the child’s specialist refers them</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>For more information see Section 3 - ‘Paying specialists and practitioners’</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Fees for out-patient treatment</strong> by physiotherapists, acupuncturists, homeopaths, osteopaths or chiropractors**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>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 <strong>treatment</strong>. GP referral is not necessary for physiotherapy <strong>treatment</strong> but the limit still applies.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>We call physiotherapists, osteopaths and chiropractors <strong>therapists</strong>.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Practitioners** are nurses, dieticians, orthoptists, speech therapists, psychotherapists or psychologists, and audiologists.
<table>
<thead>
<tr>
<th>Mental Health</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If the child is an in-patient or day-patient</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Private hospital and day-patient unit fees for mental health treatment</strong></td>
<td><strong>Paid in full up to 45 days a year.</strong></td>
</tr>
<tr>
<td>➢ For more information see Section 3 - ‘The places where the child can be treated’</td>
<td></td>
</tr>
<tr>
<td>So long as the child uses a hospital or day-patient unit in the Directory of Hospitals. Including fees for:</td>
<td></td>
</tr>
<tr>
<td>• accommodation</td>
<td></td>
</tr>
<tr>
<td>• diagnostic tests</td>
<td></td>
</tr>
<tr>
<td>• drugs.</td>
<td></td>
</tr>
<tr>
<td>Cash payment if the child uses a hospital or day-patient unit that is not in the Directory of Hospitals</td>
<td></td>
</tr>
<tr>
<td>£100 a night for <strong>in-patient treatment</strong></td>
<td></td>
</tr>
<tr>
<td>£100 a day for <strong>day-patient treatment</strong></td>
<td></td>
</tr>
<tr>
<td>Up to a combined maximum of 45 days a year</td>
<td></td>
</tr>
<tr>
<td>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:</td>
<td></td>
</tr>
<tr>
<td>• the treatment would have been covered by the plan</td>
<td></td>
</tr>
<tr>
<td>• we are not paying for the treatment</td>
<td></td>
</tr>
<tr>
<td>Specialist fees for mental health treatment</td>
<td><strong>No yearly limit</strong></td>
</tr>
</tbody>
</table>

| Mental Health - If the child is an out-patient |  |
| **Specialist consultations for mental health treatment** | **No yearly limit** |
| Mental health treatment by psychologists and psychotherapists |  |
| ➢ For more information see Section 4 – Mental Health |  |
| Up to 4 sessions on the referral of the child’s GP. If the child needs more than 4 sessions then they will need to be referred by a specialist |  |
### Additional benefits

<table>
<thead>
<tr>
<th>Description</th>
<th>Payment Details</th>
<th>Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash payment when the child has free treatment under the NHS</td>
<td>£50 per night up to £1,000 each year</td>
<td>We pay this when:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• the child is admitted for in-patient treatment before midnight; and</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• we would have covered the child's treatment if they had had it privately.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>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.</td>
</tr>
<tr>
<td>Oral surgery</td>
<td>Paid in full so long as the child uses a facility that we have an agreement with covering oral surgery</td>
<td>So long as the child's dentist refers them, we will pay for:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• reinserting the child's own teeth after a trauma; or</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• surgical removal of impacted teeth, buried teeth and complicated buried roots; or</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• removal of cysts of the jaw (sometimes called enucleation).</td>
</tr>
<tr>
<td>Ambulance transport</td>
<td>Paid in full</td>
<td>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.</td>
</tr>
</tbody>
</table>

### 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.

<table>
<thead>
<tr>
<th>The child’s plan does not cover</th>
<th>For more information</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Treatment of ongoing, recurrent and long-term conditions (chronic conditions)</td>
<td>For details, see Section 3 - ‘How membership works with conditions that last a long time or come back’</td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td>For details, see Section 3 - ‘The places where the child can be treated’.</td>
<td>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.</td>
</tr>
<tr>
<td>Treatment received outside the UK</td>
<td></td>
<td>The child’s plan does not include any cover for treatment outside of the UK.</td>
</tr>
</tbody>
</table>
2 Making a claim

- Making a claim
  - Cover for treatment, tests and diagnoses

- Expert Help
  - Health at Hand
  - Health information
  - Dedicated nurses
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 child’s GP doesn’t name a particular specialist but instead gives the type of specialist the child need to see, for example, a cardiologist. 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

axahealth.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 Health member?

Yes, you must tell the place where the child has their treatment that they are an AXA Health 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, itemised receipts from the specialist or hospital to AXA Health, Nightingale House, Redland Hill, Redland, Bristol, BS6 6SH.

You should send us any receipts for treatment within 6 months after the child has had the treatment, unless this is not reasonably possible.

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 the 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
• has been proven to be effective and safe (for details see Section 3 – Our cover for treatment and surgery); and
• is not preventative (for details see Section 4 – Preventive treatment and screening tests); and
• does not cost more than an equivalent treatment that delivers a similar therapeutic or diagnostic outcome; 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 not sure whether the child’s treatment meets these requirements we may need a second medical opinion. We may ask a different specialist to give us a second opinion and they may need to examine the child to confirm that their treatment is 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;
- 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 approved by NICE (The National Institute for Health and Care Excellence) as a treatment which may be used in routine practice; or
- been proven to be effective and safe for the treatment of the child’s medical condition through high quality clinical trial evidence (full criteria available on request).

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 axahealth.co.uk/fees or call us on 03301 025 503 and we’ll send you a copy

Are there any additional requirements for medical devices?

If the treatment involves a medical device (including surgical devices and implants) it must:

- be approved by current EU Medical Device regulations; and
- have moderate to high quality evidence of safety and effectiveness from either:
  - systemic reviews of randomized controlled trials; or
  - clinical trial evidence with three years of follow-up data.

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; and
- have high quality evidence of its safety.

Are there restrictions on what you pay for unproven treatment?

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

If your child receives treatment as part of a registered clinical trial, we will not cover the costs of the treatment, or the specialist, hospital or any other costs associated to the trial.

By registered clinical trial, we mean a prospectively registered trial in humans registered on the World Health Organisation’s International Clinical Trials Platform (https://www.who.int/ictrp/en/) that includes a treatment group (the new treatment) and a control group (either usual care or a placebo).

If we agree to pay for the child’s unproven treatment, the amount we pay will depend on how much it costs and how much we would pay if you have 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 unproven treatment and the supporting clinical evidence, 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 will pay towards the child’s treatment.
If you do not contact us at least 10 days before you book the child’s treatment, there will be no cover for unproven treatment. You cannot pay for unproven treatment yourself and reclaim the costs from us.
We recommend you check with the hospital, specialist, anaesthetist and/or other provider how much they will charge for the child’s treatment 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.

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.

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

There is a full explanation of how we cover cancer treatment in Section 4 of this handbook.

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.

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.
Very occasionally the arrangement we have with a specialist may change, for example, a fee-approved specialist may move to the fee-limited specialist category. This means that what we will pay for treatment with that specialist may also change. It’s important you contact us before the child sees their specialist or has any treatment so that we can tell you what they're covered for.

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 axahealth.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
• audiologist
• psychologist

We will pay so long as a specialist refers the child 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 axahealth.co.uk/fees

Who will be paid under the benefit for therapists?

We will pay outpatient 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 school’s 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 outpatient 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 axahealth.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 outpatient 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 axahealth.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.

Please see the rest of this section 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 Health member. This will help to ensure that the fees charged for their treatment are those we have agreed with the hospital or centre.

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 authorised 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; and
- the facility is recognised by us to provide out-patient services.

Please always check with us beforehand to make sure the facility you want to go to is recognised.

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

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

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:

- the child is already having private treatment that is covered by their membership; and
- the intensive care treatment immediately follows the private treatment that was covered by their membership; and
- you have asked for the child to have the intensive care treatment privately; and
- we have agreed the costs before the child starts the intensive care treatment.

If the child needs intensive care treatment, you or their specialist should call us on 03301 025 503 before they are admitted to intensive care so we can tell you if the child is covered.

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.

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.

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 > Advanced therapy medicinal products (ATMPs)
4.3 > Breast reduction
4.4 > Chiropody and foot care
4.5 > Contraception
4.6 > Cosmetic treatment, surgery or products
4.7 > Criminal activity
4.8 > Dialysis
4.9 > Drugs and dressings
4.10 > External prostheses or appliances
4.11 > Fat removal
4.12 > Gender re-assignment or gender confirmation
4.13 > Genetic tests
4.14 > GP and primary care services
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 > Preventative treatment and screening tests
4.23 > Reconstructive surgery
4.24 > Rehabilitation
4.25 > Self-inflicted injury and suicide
4.26 > Sexual dysfunction
4.27 > Social, domestic and other costs unrelated to treatment
4.28 > Sports related treatment
4.29 > Teeth and dental conditions
4.30 > Treatment abroad
4.31 > Treatment that is not medically necessary
4.32 > Treatments, medical or surgical interventions or body modifications that are not covered by the plan
4.33 > Vaccinations
4.34 > Warts
4.35 > 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 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.

Alternative support if you choose to have treatment on the NHS

There are alternative methods of using the child's plan following a diagnosis of cancer. If you should decide to have the child's treatment on the NHS instead of using this plan to have private treatment, there are options available which provide financial assistance.

Please call us before the child's treatment begins so we can discuss the options and what 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.
<table>
<thead>
<tr>
<th>Place of treatment</th>
<th>Is the child covered?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private hospitals, day-patient units or scanning centres listed in the Directory of Hospitals</td>
<td>Yes</td>
</tr>
<tr>
<td>Chemotherapy by intravenous drip at home</td>
<td>Yes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Diagnostic</th>
<th>Is the child covered?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whether the child is an in-patient, day-patient, or out-patient</td>
<td></td>
</tr>
<tr>
<td>Surgery as shown below under ‘Surgery’</td>
<td>Yes</td>
</tr>
<tr>
<td>CT, MRI and PET scans</td>
<td>Yes</td>
</tr>
<tr>
<td>Genetic testing proven to help choose the best eligible treatment</td>
<td>Yes</td>
</tr>
<tr>
<td>See Section 4 – Genetic tests for more information on genetic tests.</td>
<td></td>
</tr>
<tr>
<td>Genetic testing to work out whether there is a genetic risk of developing cancer</td>
<td>No</td>
</tr>
</tbody>
</table>

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:

<p>| 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 |</p>
<table>
<thead>
<tr>
<th>Surgery</th>
<th>Is the child covered?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Whether the child is an in-patient, day-patient or out-patient</strong></td>
<td></td>
</tr>
<tr>
<td>Surgery for the treatment or diagnosis of cancer, so long as it is conventional treatment.</td>
<td>Yes</td>
</tr>
<tr>
<td>See Section 7 - ‘Glossary’ for how we define surgery</td>
<td></td>
</tr>
<tr>
<td>See Section 3 - ‘Our cover for treatment and surgery’ for more about conventional treatment and unproven treatment</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Preventative</th>
<th>Is the child covered?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative treatment, such as:</td>
<td></td>
</tr>
<tr>
<td>• screening when there are no symptom(s) of cancer. For example, if the child had a screen to see if there was a genetic risk of breast cancer, we would not cover the screening; or</td>
<td>No</td>
</tr>
<tr>
<td>• any treatment to reduce the chances of developing breast cancer in future</td>
<td></td>
</tr>
<tr>
<td>• vaccines to prevent cancer developing or coming back—such as vaccinations to prevent cervical cancer</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Drug Therapy</th>
<th>Is the child covered?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>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.</td>
</tr>
<tr>
<td>Drug treatment to kill cancer cells – including:</td>
<td>Yes</td>
</tr>
<tr>
<td>• biological therapies, such as Herceptin or Avastin</td>
<td></td>
</tr>
<tr>
<td>• chemotherapy</td>
<td></td>
</tr>
<tr>
<td>There is no time limit on how long we cover these drugs. We will cover if:</td>
<td></td>
</tr>
<tr>
<td>• they have been licensed by the European Medicines Agency or the Medicines and Healthcare products Regulatory Agency, and</td>
<td></td>
</tr>
<tr>
<td>• they are used according to their license, and</td>
<td></td>
</tr>
<tr>
<td>• they have been shown to be effective. Because drug licenses change, this means that the drugs we cover will change from time to time.</td>
<td></td>
</tr>
<tr>
<td>Please call us once you know the treatment plan.</td>
<td></td>
</tr>
<tr>
<td>Drug Therapy</td>
<td>Is the child covered?</td>
</tr>
<tr>
<td>-------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| Advanced therapy medicinal products (ATMPs)     | Yes  
We cover a small number of approved ATMPs. Please see axahealth.co.uk/atmps for the list of ATMPs that we cover, or call us.  
See Section 4.2 for more information on ATMPs                                                                                                             |
| Unproven drugs                                  | No.  
There is no cover for unproven drugs or drugs that are used outside of their licence.  
See Section 3 - ‘Our cover for treatment and surgery’ for more about conventional treatment and unproven treatment.                                         |
| Other Drugs                                     | Yes. We will only pay for these drugs for a period of three months when they can’t be prescribed by a GP                                                                                                              |
| We cover:                                        |                                                                                                      |
| 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                       |                                                                                                      |
| 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)                       | Yes  
We will pay for PBT for cancer when it is in line with treatment that is routinely commissioned by the NHS.  
We will not pay for PBT in any other circumstances.  
As PBT is a developing area of medicine there are only a limited number of facilities that provide this treatment.  
Please contact us before you have your treatment                                                                                                                                 |
| Accelerated charged particle therapies          | No  
However, there is limited cover for Proton Beam Therapy in the circumstances shown above.                                                                   |
<table>
<thead>
<tr>
<th>Palliative and end of life care</th>
<th>Is the child covered?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Care to relieve pain or other symptoms rather than cure the cancer</td>
<td>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.</td>
</tr>
<tr>
<td>Donation to a hospice where the child is having end of life care, or a donation to a service providing hospice at home care. Donation to a registered hospice charity that is providing the child with end of life care, either at a hospice or for hospice at home care</td>
<td>£100 for each night. This is a charitable donation paid direct to a registered hospice charity when the child is provided free treatment in a hospice. £100 for each day. This is a charitable donation paid direct to a registered hospice charity when the child is provided free hospice at home treatment in lieu of a residential hospice admission.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monitoring</th>
<th>Is the child covered?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Follow ups – cover for follow up consultations and reviews for cancer</td>
<td>Yes, so long as the child is still a member and has a plan that covers this.</td>
</tr>
<tr>
<td>Routine monitoring or checks that a GP or someone else in a GP surgery (or other primary care setting) could carry out</td>
<td>No</td>
</tr>
<tr>
<td>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.</td>
<td>Yes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Limits</th>
<th>What limits are there?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time limits on cancer treatment The child’s membership covers them while they are having treatment to kill cancer cells</td>
<td>None</td>
</tr>
<tr>
<td>Money limits on cancer treatment</td>
<td>No specific limits – the same rules apply to cancer treatment as for any other treatment.</td>
</tr>
<tr>
<td>Other benefits</td>
<td>Is the child covered?</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Stem cell or bone marrow transplant</td>
<td>Yes. We will cover the reasonable costs for a stem cell or bone marrow transplant as long as:</td>
</tr>
<tr>
<td></td>
<td>• the stem cell or bone marrow transplant is for the treatment of cancer; and</td>
</tr>
<tr>
<td></td>
<td>• it is conventional treatment for that cancer.</td>
</tr>
<tr>
<td></td>
<td>It does not include any related administration costs. For example, we will not cover the cost of searching for a donor, the harvesting of cells from a donor or transport costs for tissue or harvested cells.</td>
</tr>
<tr>
<td></td>
<td>Please see section 3 – Eligible treatment for more information on conventional treatment and section 4 – Organ or tissue transplant.</td>
</tr>
<tr>
<td>The cost of wigs or other temporary head coverings or external prosthesis needed because of cancer whilst the child is having treatment to kill cancer cells</td>
<td>Yes – up to £400 a year for wigs or other temporary head coverings and up to £5,000 a year for prostheses.</td>
</tr>
</tbody>
</table>
4.2 Advanced therapy medicinal products (ATMPs)

Advanced therapy medicinal products (ATMPs) are a complex set of medications defined by the Medicines and Healthcare products Regulatory Authority. ATMPs include things like gene therapies and CAR-T treatment for cancer.

We only cover a small number of approved ATMPs under the plan. You must call us before you start your treatment to make sure it’s covered.

For more information and for the current list of the ATMPs we cover please visit www.axahealth.co.uk/atmps or by calling us.

We don’t cover any ATMPs which aren’t on the list at the time you need the treatment, including any associated hospital or specialist costs. The list is subject to change so you should always check and call us before you start any treatment.

4.3 Breast reduction

We do not cover either male or female breast reduction

4.4 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.

4.5 Contraception

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

4.6 Cosmetic treatment, surgery or products

We do not cover:

- cosmetic treatment or cosmetic surgery; or
- treatment that is connected to previous cosmetic treatment or cosmetic surgery; or
- treatment that is connected with the use of cosmetic (beauty) products or is needed as a result of using a cosmetic (beauty) product.

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 Dialysis

We do not cover regular or long-term dialysis if you have chronic organ failure.

Please see Section 3.6 How your membership work with conditions that last a long time or come back (chronic conditions) to understand your cover.

4.9 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

4.10 External prostheses or appliances

We do not cover the costs of providing or fitting an external prosthesis or appliances, such as crutches, joint supports, and contact lenses.

We will pay the cost of wigs or other temporary head coverings and external prostheses needed because of cancer whilst the child is having treatment to kill cancer cells up to the amount shown in the cancer table.

4.11 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
4.12 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
- any other treatment.

4.13 Genetic tests

What is covered for genetic tests?

We will pay for genetic testing when it is proven to help choose the best eligible treatment for the child’s medical condition.

See section 3.3 - Eligible treatment regarding how we define eligible treatment, conventional treatment and unproven treatment.

We do not cover genetic tests:

- to check whether the child has a medical condition when they have no symptoms; or
- they have a genetic risk of developing a medical condition in the future; or
- to find out if there is a genetic risk of them passing on a medical condition; or
- where the result of the test wouldn’t change the course of eligible treatment.

This might be because the course of eligible treatment for the child’s symptoms will be the same regardless of the result of the test or what medical condition has caused them; or

- that themselves are not conventional treatment or where they are used to direct treatment that is not eligible treatment.

In addition, genetic tests must be:

- listed in the NHS England National genomic test directory and used for the purposes listed in the directory; and
- carried out at a testing laboratory which is accredited by the United Kingdom Accreditation Service (UKAS) or an equivalent agreed in advance of testing by AXA Health.

See Preventative treatment and screening tests.

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 child’s plan.

4.14 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.

4.15 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, including symptoms as a result of medical intervention.

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 transplant

What is covered for organ or tissue transplant?

We will pay for:
- stem cell or bone marrow transplant when:
  - treatment is for the treatment of cancer; and
  - it is conventional treatment for that cancer.
- surgery using donated stored tissue, where it is integral to the surgical procedure, for example ligament reconstruction, replacement heart valve or corneal transplant.

What is not covered for organ or tissue transplant?

We do not pay for:
- any surgery or treatment required to receive an organ for example, the receiving of a heart or lung; or
- any treatment needed in preparation for a transplant, or as a result of a transplant, for example dialysis; or
- the cost of collecting donor organs, tissue or harvesting cells from a donor; or
- any related administration costs – for example, the cost of searching for a donor; or transport costs for tissue or harvested cells.
4.22  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 preventative treatment and screening tests?**

We do not pay for:

- preventative treatment such as preventative mastectomy; or
- preventative screening tests; or
- routine preventative examinations and check-ups; or
- tests to check whether:
  - the child has a medical condition when they have no symptoms; or
  - the child has a risk of developing a medical condition in the future; or
  - there is a risk of the child passing on a medical condition.
- tests where the result of the test wouldn’t change the course of eligible treatment. This might be because the course of eligible treatment for the child’s symptoms will be the same regardless of the result of the test or what medical condition has caused them; or
- preventative treatment or screening tests that themselves are not conventional treatment or where they are used to direct treatment that is not eligible treatment; or
- any other preventative screening or treatment to see if the child has a medical condition if they do not have symptoms; or
- vaccinations.

See also Genetic tests

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.

4.23  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.

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

**Reconstructive surgery following breast cancer**

**What is covered?**

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
- one planned surgery to reconstruct the nipple.

After the completion of the child’s first reconstructive surgery, we will also cover:

- two planned fat transfer surgeries. The fat must be taken from another part of their body and cannot be donated by anyone else. Fat transfer operations must take place within three years of their first reconstructive surgery.
- one planned surgery to remove and exchange implants damaged by radiotherapy treatment for breast cancer. The removal and exchange must take place within five years of the child completing their radiotherapy treatment.

We will only pay for each of these operations once (or two fat transfer surgeries), regardless of how long the child remains a member of AXA Health.

**What is not covered?**

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

See also Cosmetic Surgery

4.24  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.

4.25 > 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.

4.26 > Sexual dysfunction
We do not cover treatment for sexual dysfunction or anything related to sexual dysfunction.

4.27 > 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.

4.28 > 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.

4.29 > 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).

4.30 > Treatment abroad
There is no cover for assistance or treatment outside of the UK.

4.31 > 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.
4.32 > Treatments, medical or surgical interventions or body modifications that are not covered by the plan

If you are planning treatments, medical or surgical interventions or body modifications for the child that are not covered by their membership, we will not cover:

- any investigations or tests needed to plan or facilitate that treatment, medical or surgical intervention or body modification; or
- any further treatment needed as a result of their treatment, medical or surgical intervention or body modification.

If the child had treatments, medical or surgical interventions or body modifications previously that would not have been covered by their membership, we will not cover:

- further treatment or increased treatment costs that are as a result of the treatment, medical or surgical intervention or body modification they had previously, or
- any treatment which is connected with the treatment, medical or surgical intervention or body modification they had previously.

4.33 > Vaccinations

What is covered?

Your plan will cover treatment you need if you develop a medical condition as a result of receiving a Covid-19 vaccination.

Vaccinations must be approved for use by the Medicines and Healthcare products Regulatory Agency and used according to that approval.

What’s not covered?

There is no cover on your plan for vaccinations or their administration.

See also Preventative treatment and screening tests.

There is no cover for treatment needed following any other vaccination.

There is no cover for treatment that would usually be managed in a GP surgery or other primary care setting, including over the counter drugs to manage your symptoms.

See also GP and primary care services.

4.34 > Warts

We do not cover treatment of skin warts.

4.35 > 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 Health, 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 under the terms of this plan when treatment takes place in a period for which the subscription has been paid. We will not pay any costs for treatment that happens outside the period of cover even if we had pre-authorised it during the period of cover under the child’s plan.
The provision of the treatment itself, including the date(s) of the treatment, will be the subject of a separate agreement between you and your child’s treatment provider.
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 is proof of the child’s cover under the plan.

Renewal

At the end of each plan year, the school’s 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. We may use external legal, or other, advisers to help us do this.

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 Health is a trading name of AXA PPP healthcare Limited and 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 Limited is a participant in the Financial Services AXA PPP healthcare Limited 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 axahealth.co.uk/privacy-policy.

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 Limited 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. We may use external legal, or other, advisers to help us do this.

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 cooperate 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.

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.

conventional treatment – treatment that:
- is established as best medical practice and is practiced 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 approved by NICE (The National Institute for Health and Care Excellence) as a treatment which may be used in routine practice; or
- been proven to be effective and safe for the treatment of the child’s medical condition through high quality clinical trial evidence (full criteria available on request).

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.

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.

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.

eligible treatment - treatment of a disease, illness or injury where that treatment:
- falls within the benefits of this plan and is not excluded from cover by any term in this handbook; and
- is of an acute condition (see Section 3 – How your membership works with pre-existing conditions and symptoms of them); and
- is conventional treatment (for details see Section 3 – Eligible treatment); and
- is not preventative (for details see Section 4 – Preventive treatment and screening tests); and
- does not cost more than an equivalent treatment that is as likely to deliver a similar therapeutic or diagnostic outcome; and
- is not provided or used primarily for the convenience of financial or other advantage of you or your child’s specialist or other health professional.
external prosthesis - an artificial, removable replacement for a part of the body.

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: axahealth.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.

medical device – any instrument, apparatus, appliance, software, implant, reagent, material or other article intended by the manufacturer to be used, alone or in combination, for human beings.

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, audiologist 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 9am to 5pm.

Membership documents are available in other formats.
If you would like a Braille, large print or audio version, please contact us.

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