



Health

# Guiding your business to a healthier future

**Advance**

Private healthcare cover for  
large corporate businesses

Look ahead with a healthy, thriving workforce

When your people are healthy, they’re happier, more confident and better motivated. The kind of people you want to work with you. They’re the best advocates for attracting – and keeping – the best people. They make your business tick.

We live in a fast changing world.

The economic landscape can shift in an instant. Technology is making the future possible now. New regulation and security impact the way we work. All this rapid change puts pressure on modern businesses. And it’s your workforce that feels the strain. A workforce who are juggling the demands of both work and home.

To succeed, your business needs to respond.

Every day we guide thousands of people to better health. Whether it’s helping them lower their cholesterol, supporting someone with their mental health, or providing cover for prostheses and supporting them through cancer. We draw on over 80 years of experience and our wealth of insight and expertise to identify what’s on the horizon.

We are at the cutting edge, where it makes a difference.

Whether it’s 24/7 access to online GPs, pathways to speedy treatment and support from healthcare professionals, or smart digital tools to keep people inspired about staying well, your Advance healthcare cover will give you the momentum that will help keep your business out in front.

Every day we guide thousands of people to better health

Innovative healthcare built on experience and expertise

Our health, wellbeing and medical experts have crafted every element of Advance. It’s designed around your business, to:

- give you the tools, information and insight you need to make the best decisions for the health of your employees and your business
- give you control, so you can fund your cover in a way that works for your business
- use the latest technology and digital platforms to help keep your employees engaged with their health and at their best.
- help give your employees fast access to expert treatment, at the right time



# Advance

## A tailored corporate health and wellbeing programme delivered by experts

### Advance is built in three sections.

In each section there are parts you can add, remove or choose – to suit what you need. We’ll help you build a health and wellbeing programme that works best for your business.

### Work well

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Keep your workforce fit, well and fired up about staying healthy

Your business needs a healthy, vibrant, productive workforce. People who come through the door with a spring in their step. Use our proven wellbeing solutions and clinically led pathways to support a fit, healthy and productive workforce.

#### Clinically led pathways

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- Working Body

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Tailor your plan to suit your business

Your business is unique. Whether you’re exploring new markets, testing next year’s must-have product, or putting a heritage brand on shelves across the world. If your employees are based in one office, out and about, or spread across the country. We’ll help get your plan right for you.

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- Health cover
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### Fund well

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Fund your cover in a way that works best for your business

Your business wouldn’t be taking care of its people if it didn’t also take care of the pounds and pence. So we’ll take care to make sure the funding options support the way you run your business. Our flexible funding styles are designed for modern business. So whether you choose full insurance, Health Trust or one of our other funding styles – you’re in control.

#### Choose from

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- Full insurance
- Full insurance with profit share
- Cost Plus with general stop loss
- Advance for mid-sized businesses
- Health Trust
- Master Trust

Expert delivery is at the heart of everything we do.  
See page 22 for more information.





## Work well

### **Keep your workforce fit, well and fired up about staying healthy**

Work well brings together expert help round the clock, our proven wellbeing solutions, clinically led pathways and online health services. It's all underpinned by our expertise, built up over years of experience.

## Clinically led pathways

### Get fast access to expert treatment and support

All our services are backed by our medical expertise and experience. We're constantly striving for better service, better care and better results. This means analysing our data, consulting specialist partners, scrutinising clinical guidelines. It means working with medical providers to make sure everything we – and they – do is rigorous, robust and evidence-based.

Our clinically led pathways are areas where we know the health of your employees are a priority. If your employee needs to see a specialist, we can help by finding them one, quickly, with our **Fast Track Appointments** service. For them this means:

- fast access to an expert
- appointments at a time and place that suit the member
- no shortfalls.

**With Fast Track Appointments, on average our members are seen twice as fast as those members whose GPs have referred them to a named private specialist.<sup>1</sup>**

### Stronger Minds

#### Simple, fast access to mental health treatment

People shouldn't have to battle depression on their own. Nor should they be left alone to fight anxiety. Make sure we're on hand to intervene early if your employees need support with their mental health.

As soon as an employee feels anxious or worried, they can call our **Stronger Minds** team<sup>2</sup>.

- One call connects them to help they might really need, without a referral from a GP.
- They talk to expert counsellors and psychologists for an assessment.
- They get an appointment straight away.
- The counsellors and psychologists direct them to the treatment they need – whether that's therapy on the phone, face-to-face, or a referral to a psychiatrist.

If you have an **Employee Assistance Programme** with AXA Health we'll guide your employees to the most appropriate care. We'll carry out an initial assessment – making sure that their journey to recovery and better mental health is based around what they need whether that be via Employee Assistance Programme or their Private Medical Insurance cover. Providing the earliest support for them.

### Working Body

#### The right bone, joint and muscle treatment, fast

Whether it's a sprained ankle from the Sunday game, posture problems, or backache that won't settle down, problems with bones, joints and muscles are among the most common reasons for needing time off work.

As soon as an employee feels a twinge, they just need to call and we'll pass them to our Working Body team<sup>2</sup>.

- They'll assess your employee's symptoms over the phone, and talk to them about what they could mean.
- If they think exercises could ease their pain, they'll recommend some they can try at home – or even at work.
- If your employee needs further physiotherapy treatment, they'll be recommended next steps and – if they're covered – our team will help them plan what to do.
- If our Working Body physiotherapists think their condition should be looked into further, we will take the care to find them the right specialists, quickly.

**91%** of members who used Working Body said they would use the service again.<sup>3</sup>

<sup>1</sup> Based on our 2018 Fast Track Appointments service data, recorded from the date the member called our Personal Advisory team

<sup>2</sup> Our Stronger Minds and Working Body services are available to members aged 18 and over

<sup>3</sup> Working Body Research 2020 (154 Large Corporate members who had used the service June-November 2020)

<sup>4</sup> Macmillan, 2019

### Cancer Care

#### We cover, care for and support our members through every stage of cancer

Anybody diagnosed with cancer is likely to be anxious and confused about what might lie ahead. They need someone in their corner to help them with their practical and emotional worries.

A first step after diagnosis is one-to-one telephone support from our dedicated cancer nurses. Our experienced nurses know all about treatment options, side effects, medication and the way your employee might be feeling. They're there for them at the end of the phone, 24 hours a day, every day of the year. And they're there for family and colleagues, too.

#### Flexible care

We can help your business meet the challenge of cancer with a choice of cover through our flexible, **Personalised Care** service. To understand the choices available, and agree the best support package for them, employees can discuss their needs with our experienced **Cancer Care** team. This may include choosing to use the NHS, instead of receiving private care, for some or all of their treatment. And having funds directed back to them. This can help with additional costs at home such as childcare or a cleaner. Helping to ease their worry at a very difficult time.

#### Fast access to treatment for skin, breast and prostate cancer

We know how worrying a possible cancer diagnosis is. Working closely with our experienced provider network such as Check4 Cancer, we've developed cancer pathways that provide your employees with the care and support they need, fast.

If they spot any **breast and skin cancer** symptoms, your employees can call us straight away, without a GP referral, saving precious time.

If it's possible **prostate cancer** symptoms they're concerned about, they can speak to us as soon as they know they have a raised PSA (prostate-specific antigen), without a GP referral.

Our dedicated teams will provide support from diagnosis through to treatment and beyond.

There are nearly  
**3m**  
people living with cancer<sup>4</sup>



Core tools and services

AXA Doctor at Hand

AXA Doctor at Hand, powered by Doctor Care Anywhere, is a private, online GP service that puts better health in easy reach for everyone. It’s an evolution in on-demand, personalised care for clients and employees.

- Anytime video and phone appointments with qualified GPs – 24/7, 365 days a year.<sup>1</sup>
- Prescriptions delivered to a choice of locations.<sup>2</sup>
- GPs can liaise directly with our Fast Track Appointments team for specialist referrals, as well as recommend some diagnostic tests and scans without the need to see a specialist first.<sup>3</sup>

Proactive Health Gateway

Healthier people are better motivated and more engaged with their work.

The **Proactive Health Gateway** is an online platform focussed on the individual’s health and wellbeing – whether they’re aiming to boost fitness levels or better manage stress.

A key feature is the AXA Health Age Calculator. Your employees can find out their health risks and then take steps to make them healthier. It shows them where their health is strong – and where it needs a boost.



- It sets goals your employees can achieve.
- It helps your employees fine-tune what they do every day to reach those goals, whether it’s walking to the station, keeping an eye on calories or sleeping better.
- It’s there for your employees 24/7, via our website.
- It can talk to other apps and devices. So if your employees go for a run, the stats from their fitness tracker will count towards those goals.
- It gets your employees inspired about their health targets. Putting them in control of a plan personalised to them.

It helps you put your resources where you need them most

The **Proactive Health Gateway** puts the health of your business at your fingertips. While it’s helping get everyone healthier, you’ll have the insight and data you need to target your health and wellbeing strategy more efficiently.

Proactive Health Gateway in numbers

**1,114** clients signed up  
**210,374** registered users  
**85,826** Health Age Calculator users

Internal Proactive Health Gateway statistics, Jan 2020

Expert Help

Our healthcare professionals are clinicians with years of experience and training. Your employees can phone them anytime they need help or support with their health.

Your employees can talk to an expert whenever they need to

If someone has a health worry – whether it’s a question about medication or ongoing migraines – they just need to call us at **Health at Hand**. They’ll be able to discuss their symptoms with a nurse, check their medication with a pharmacist, talk to a counsellor about how they’re feeling, or ask a midwife about their pregnancy. The faster it’s sorted, the sooner they’ll feel better and be back at work. Nurses and counsellors are available 24/7. Midwives and pharmacists are available during the day.

Your employees can get reliable online guidance about their health

Information you can trust, tips from our own experts, leading medical authorities, specialist charities and NHS resources – all in our Online Health Centres. We’ve got over 800 fact sheets, on everything from back pain to checking moles. And our **Ask the Expert** online panel is the place for answers and discussions on health topics.

Health discounts

As members, your employees can benefit from great discounts designed to support their health and lifestyles:

- **25% off health assessments** with both Nuffield Health and BMI Healthcare
- **10% off treatment at our selected hospital groups** – in case your employees don’t want to wait for the NHS and their private healthcare plan doesn’t cover a treatment they need
- **money off other selected AXA products**

Your Wellbeing Hub

For everything to do with their benefits, to making a claim online and accessing digital healthcare tools and services – including AXA Doctor at Hand, and Proactive Health Gateway – there’s one place online for employees to start: the **Wellbeing Hub**.

The Wellbeing Hub is bespoke to your company. On registration one login gives employees access to both the Wellbeing Hub and Member Online, their personal membership area.

The Wellbeing Hub includes information about:

- speaking to a personal adviser at AXA Health
- our cancer, musculoskeletal and mental health pathways
- Fast Track Appointments
- finding expert help online
- contacting Health at Hand and dedicated cancer and heart nurses.



<sup>1</sup>Subject to availability. <sup>2</sup>Available in most circumstances. Out-patient prescriptions and deliveries are not covered by the scheme and may cost more than on the NHS. Medicine may not be available worldwide. Prescriptions are restricted in USA and sanctioned countries. <sup>3</sup>Where clinically and geographically appropriate. Available in England, Wales and Scotland. Dependants must be aged 18+ for GP to organise diagnostics.

## 89% of workers

at companies that support wellbeing initiatives are more likely to recommend their company as a good place to work.

Forbes, 2019

## Additional choices

### If you want to invest further, you can add more wellbeing services

If you're keen to get ahead of the health of your workforce, the AXA Health wellbeing team are here to help. We'll work with you to develop a programme that best supports your employees and your business, with a combination of activities that take them on a health journey from first awareness through to healthy habits. From expert workshops and health assessments, to health coaching from physiologists, we'll help you get the best health outcomes for your employees.

We also offer the latest health coaching and digitally driven programme design, to support those employees identified as having high health risks. By intervening as early as possible, we can empower these employees to make the lifestyle changes they need.

### Employee Assistance Programme

Helping your employees through life's twists and turns with an **Employee Assistance Programme**. From financial worries to consumer issues, housing concerns to eldercare, our LifeManagement™ team are here to listen, guide and support.

AXA Health's employee assistance programme includes:

- Guidance on everyday life management
- Help when it comes to their health
- Extra support for line managers

With our EAP Premier Service, you can support your employees with access to scheduled counselling sessions (face-to-face, by telephone, or online) where recommended.

### Occupational health

Whether it's typing, driving, heavy lifting, or managing staff, some work tasks are things we take for granted when we're at full strength. But they can become a nightmare if a health problem gets in the way.

Our occupational health service is designed to get employees the right help with health problems related to their work or which affect their ability to do their job. In particularly complex work environments, we can offer a selection of expert assessments and guidance. Which means you can watch for potential issues and stop them coming up. It keeps your workforce firing on all cylinders.

**Getting ahead of the health of your workforce could mean a positive shift in the culture of your organisation.**



## Plan well

### Tailor your plan to suit your business

With Advance, you've got the choice and flexibility to build a health and wellbeing programme that's best for you and your employees. To help you get the most out of it, we'll work with you to structure your plan so that it meets your objectives.



## Core cover

### Health cover

Comprehensive health cover for your employees includes: private in-patient, day-patient and out-patient treatment, cover for mental health, and your choice of cancer cover.

### Enhanced cancer cover

As well as private in-patient, day-patient and out-patient treatment, your employees can also have access to:

- unlimited cover for licensed cancer drugs, used within the term of their licence
- cover for unproven drug treatments that have been agreed with us in advance
- unlimited follow up consultations and reviews of cancer whilst your employee is still a member
- cover for wigs and prostheses.

## Tailor your plan

### Tailor your plan with these choices

#### Referral options

You can choose which specialist referral route your employees can access:

##### Open referral

If an employee needs to see a specialist, all they have to do is ask for an open referral from their GP and give us a call. An open referral is one that doesn't name a particular specialist – it just sets out the type of specialism they need to have. We'll then find them a choice of up to three appropriate specialists from our network of 16,000.

or

##### Standard referral

With a standard referral, employees can be referred using either an open or a named referral. So, they can decide to see the specialist their GP suggests for them, or they can ask for an open referral.

#### Hospital network options

To help you find an option that best suits your business need, you can choose which hospital network your employees can use:

##### Network

Your employees will have access to any hospital, day-patient unit or scanning centre in the UK within our Directory of Hospitals.

or

##### Selected

Your employees will have access to our selection from our national network of hospitals, day-patient units, scanning centres and other private healthcare facilities. These have been selected following a comprehensive assessment of their quality, value and range of services. This option is only available if you have chosen the open referral route.

#### Benefit from credit at renewal

By choosing open referral and selected hospital network options, your employees will have the guarantee of no shortfalls for eligible treatment. Your business will also benefit from 6% credit of the spend in selected network hospitals which will be available at renewal. This selection helps us guide treatment, control costs and manage health services, without compromising on the quality of treatment.

We're working with a number of clients to determine how best to reinvest their credit in employee wellbeing. This is just one way we look to support better health behaviours.

#### Benefit variations

We know that your business needs are unique, as are the health needs of your employees. Our account managers will work with you to tailor your programme further:

##### Excesses

Add an excess to your cover to help you manage your costs. Choose from:

- £100
- £150
- £200
- £250

##### Select the NHS six-week option<sup>2</sup>

Add a six-week option to your cover to reduce your costs.

With the six-week option, an employee can have their procedure in a private facility if it is not available through the NHS within six weeks of when it should take place.

This means if the NHS can't offer in-patient or day-patient treatment, cancer treatment or any surgical procedure within six weeks of the date it's needed, your employees can go private straight-away.<sup>1</sup>

##### Choose your underwriting options

Choose from a range of underwriting styles that determine the extent of your cover:

- medical history disregarded
- fully underwritten
- two year moratorium
- total moratorium
- continuing medical exclusions.

##### Variable out-patient limits

Add an out-patient limit to your cover to help manage your costs.

Out-patient limits include:

- £1,000
- £1,500
- £2,000

##### Variable cancer cover options

Choose between a range of cancer cover options to support your employees.

Your options include:

- enhanced cancer cover – offered as standard
- cancer cover – with a time limit of 12 months for drug treatment to kill cancer cells
- cover for cancer diagnosis only.

<sup>1</sup>Please note, the NHS is likely to be able to treat for cancer within six weeks, so by including the NHS six-week option your employees may not benefit from all features of our cancer cover.

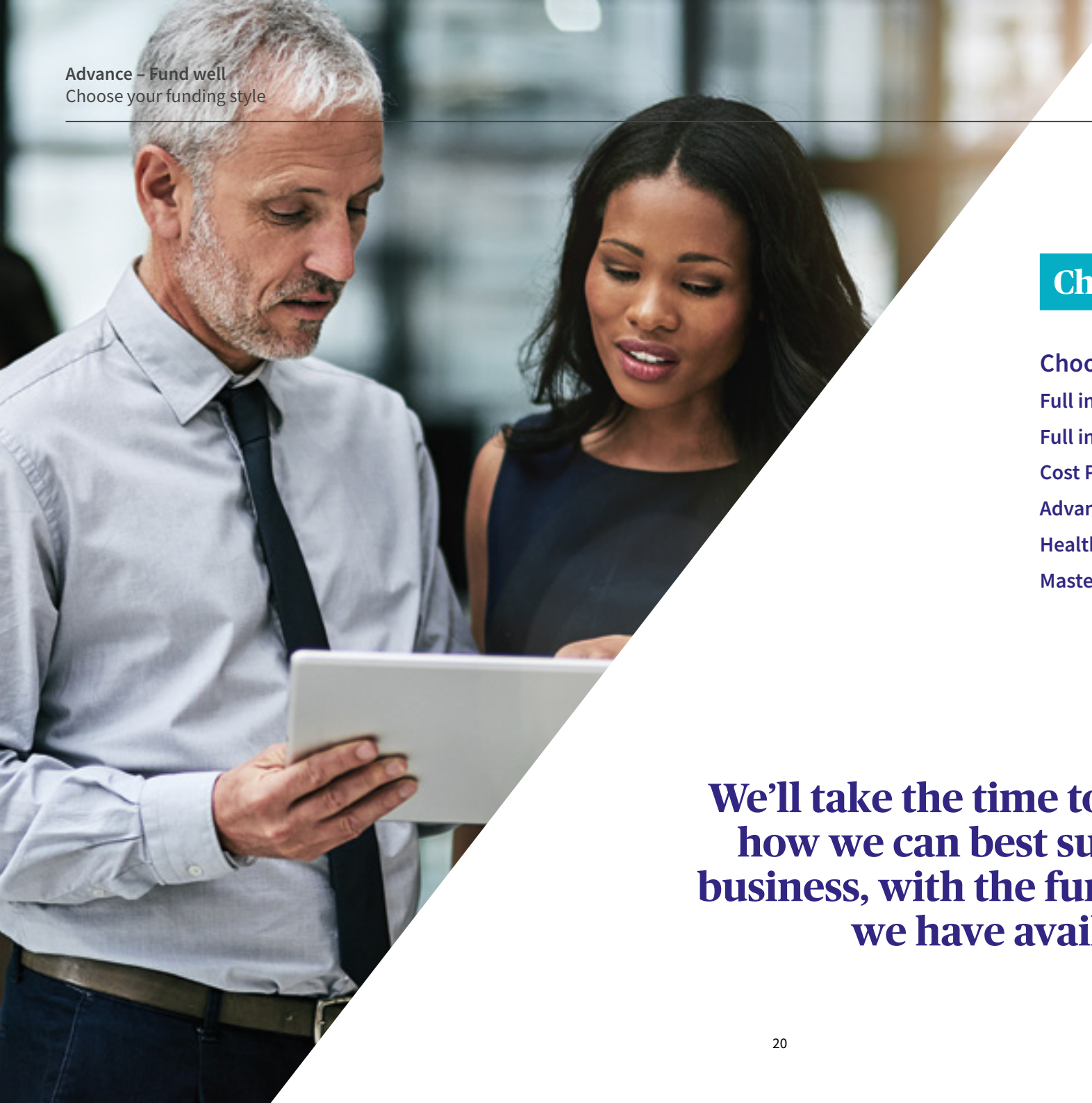
<sup>2</sup>Currently unavailable due to COVID-19.

## Fund well

### Fund your cover in a way that works for your business.

We offer a range of funding styles to suit your priorities. So whether you're most concerned with keeping your costs within budget, or whether you'd like the opportunity to share in the profits of a low-claims year, there's an option for you.





## Choose from

### Choose your funding style:

- Full insurance
- Full insurance with profit share
- Cost Plus with general stop loss
- Advance for mid-sized businesses
- Health Trust
- Master Trust

We'll take the time to understand how we can best support your business, with the funding options we have available.

#### Full insurance

**Full insurance** gives you the greatest cost certainty so you can plan and budget with confidence. We'll agree your premium per employee for the scheme year. If the cost of claims amounts to more than the premium over the year, we'll cover the additional costs.

#### Full insurance with profit share

**Profit share** combines the certainty of knowing your scheme costs with the opportunity to enjoy a financial return if claims for a year are significantly lower than expected.

#### Cost Plus with general stop loss

**Cost Plus** is for clients who are happy to take the risk of their scheme claims, subject to a general stop loss to limit their overall liability.

#### Advance mid corporate proposition

We were the first to introduce this innovative funding style, designed for clients covering between 65 and 250 employees. **Our mid corporate proposition** gives you greater price stability as well as a profit share if your claims are significantly lower than expected over a two year period.

#### Health Trust

We are the UK's leading provider of health trusts. **Health Trusts** provide a tax efficient, flexible and cost-effective way to deliver healthcare cover for larger schemes.

#### Master Trust

Our flexible **Master Trust** arrangements make the benefits of a health trust available to more than just the largest schemes. **Master Trust** combines all the cost certainty of full insurance with the tax efficiency associated with a health trust. Since our specialist trust administration business acts as trustee, you reduce the administrative and legal responsibilities of trusteeship.

# Expert delivery

We've been a trusted provider of quality healthcare cover for over 80 years. But we don't rest on our laurels. We're always striving to find better ways of doing things. Because we know that by identifying trends, and by innovating, we can deliver better health expertise, excellence and value.

The pace of medical progress is picking up. So we advance too. And we're here to help your business continue to succeed with a thriving workforce.

“We have had to rely on AXA Health heavily in the last year. We have found them unfailingly supportive. The staff to whom I speak on the phone are courteous, efficient and friendly. I could not ask for more.”

Mr. Watson, Cheshire

## Our expertise shapes your experience

### We are health experts

We draw on our years of knowledge inside the industry across our team of in-house clinicians, health and wellbeing consultants, to customer centric clinical pathways.

There are more demands than ever before on a company's employees. You want your workforce equipped to handle any pressures from business and life. We're at the forefront of the medical innovation that matters – from online GP consultations, to customer centric clinical pathways.

### We are service experts

We put our members at the heart of what we do. We don't just want to help your employees get better when they're ill, we want to inspire them to stay healthy. And we want them to be happy with their experience. To us, that means listening carefully to what people need and going the extra mile to support them.

### All of our claims are handled by our skilled Personal Advisers

We have a highly skilled and knowledgeable claims team. For complex claims, our specialist nurse case managers help our claims team with extra insight and knowledge gained from many years of clinical experience.

## Getting you up and running

### You'll have a dedicated Account Manager

Your dedicated Account Manager will know the ins and outs of your Advance health and wellbeing programme. They'll make sure it runs smoothly and that you're getting all you can from it. They'll be your consistent point of contact. You can call on them with any questions about your plan.

### Keep an eye on how your programme is shaping up

Informative and robust management information helps to highlight how your programme is performing. It will show you the health trends in your organisation. We'll work with you to interpret management information and apply it so you know your strategy has your business on the right track for ever-improving health and wellbeing.

### We'll get you up and running quickly and smoothly

We manage every detail of getting your scheme live, especially if that means coming to us from another private healthcare provider.

You'll have a dedicated, experienced team that knows exactly how to handle data processes, ongoing claims, and communications.

**90%** of Large Corporate members were satisfied with the service they received from AXA Health during their claim<sup>1</sup>

<sup>1</sup> AXA Health customer satisfaction claims survey (696 Large Corporate members, Jan-Dec 2020)

## Keep your high-performers at their best

### Keeping the momentum going

We're here to help you get your employees healthier and more engaged in staying that way – and making sure the benefits boost your bottom line.

### We'll deliver campaigns that get them switched on

Whether it's the importance of mental health and building resilience, nutrition, blood pressure, cholesterol, common and preventable cancers or just general awareness of better health at work.

### We'll help get the message right with our dedicated marketing consultancy team

You'll need an internal communication strategy to make sure your employees know about the benefits available to them. So we'll work with you to develop those effective, engaging and informative launch plans, across posters, email templates and copy for your company intranet site.

### We'll make it easy for you to get the message across

Whether it's posters, fact sheets, infographics or flyers, you'll need the tools to promote all your new health services. For all of that and more, you can go through **YourHQ**, our online marketing and communications portal. You'll have all the tools you need to support your wellbeing brand and drive your health strategy. You can even customise it with your own company logo.





**To find out how Advance can guide  
your business to a healthier future,  
please contact your account manager  
or intermediary.**

**[axahealth.co.uk/advance](https://axahealth.co.uk/advance)**

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