



Health

FOR INTERMEDIARY INFORMATION

Analysis product updates



April 2025



Paul Moulton
Director, SME & Corporate

Welcome and thank you

Welcome to our April 2025 product updates.

Our services continue to evolve, incorporating progress in technology and innovation in access to care. To better reflect these changes, and help our members understand how these developments influence the way we deliver our services, we’ve updated some of the wording in our policy documents. We’ve also clarified the wording for some of our established services, so members can continue to be confident in the terms and conditions of their cover.

Thank you for demonstrating the value of private healthcare to your clients, and for your continued business with AXA Health.

For more information about any of the changes in this update, please speak to your Relationship Manager.

Best regards,
Paul Moulton
Director, SME & Corporate

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Better



Clearer



Fairer



Legal & Regulatory



Service

Types of update

This key indicates the kinds of changes we've made. Be sure to check the 'Products affected' field to see if a change is relevant to the products you offer.



Better

We've improved our members' experience, health or value.



Clearer

We've made something easier to understand and not open to ambiguity or misrepresentation.



Fairer

We've updated a product to reflect advances in medicine and treatment.



Legal & Regulatory

We've updated something to reflect changes in the law, regulations or guidelines.



Service

We've changed something about the excellent service we provide, or we've added or removed a service.

Policy wording updates

Making our Policy Wording Clearer

We want to make sure that the way we explain our products is clear. This review we have made a number of small changes to policy wording across a number of plans to make sure that they are easier to understand and not open to ambiguity for customers.



Clearer

Change:	We’ve clarified our stance on urgent care
Products affected:	Individual, SME, Large Corporate, PHC and Equipsme
Update type:	Clearer
Our products cover treatment provided by a specialist following a GP referral. We’ve clarified our policy wording to make it clear that cover isn’t available for treatment carried out at Urgent Care Centres, or for specialist treatment following a referral from an Urgent Care Centre.	
Where are we telling members about this?	Handbooks



Policy wording updates



Clearer



Change:	We’ve clarified our stance on advanced therapies
Products affected:	Individual, SME, Large Corporate, PHC and Equipme
Update type:	Clearer
Our policy terms specifically exclude therapeutic vaccines and most Advanced Therapy Medicinal Products (ATMPs). We’ve updated our policy terms to make it clearer that, generally, treatments characterised by manipulation of genetic material are excluded from cover.	
Where are we telling members about this?	Handbooks, Important Changes Leaflet, Insurance Product Information Document



Policy wording updates



Clearer

Change:	We've clarified our stance on cancer follow-ups
Products affected:	Individual, SME, Large Corporate, PHC
Update type:	Clearer
We've updated our policy wording to emphasise that following cancer treatment, we'll only continue to pay for follow-up consultations and reviews if they're appropriate for the condition.	
Where are we telling members about this?	Handbooks



Policy wording updates



Clearer



Change:	We’ve refined our wording for AXA Doctor at Hand
Products affected:	Individual, SME, Large Corporate, PHC
Update type:	Clearer
The AXA Doctor at Hand service is subject to a fair use clause. To better reflect this, we’ve updated our literature to remove references to ‘unlimited’ consultations. We’ve also made clear that treatment eligibility rules still apply where a member has been referred by AXA Doctor at Hand, just as they would with any other GP referral.	
Where are we telling members about this?	Handbooks



Policy wording updates



Clearer

5/9

Change:	We've clarified what we mean by 'remote consultation'
Products affected:	Individual, SME, Large Corporate, PHC, Equipsme
Update type:	Clearer
<p>We've developed our online outpatient services to offer greater flexibility for members, so we need to clarify that the term 'remote consultation' covers not only appointments by telephone or a video link, but also services where the member completes an assessment form ahead of time for subsequent review by a specialist. This is important because a member's excess, no-claims discount and outpatient limit will all be affected, where applicable.</p>	
Where are we telling members about this?	Handbooks, Important Changes Leaflet



Policy wording updates



Clearer

Change:	We've set out the underwriting rules and eligible timescales for new joiners
Products affected:	SME
Update type:	Clearer
We've updated our wording to explain that the window during which new family members can be added to an existing scheme, as well as the underwriting style they can join with, are dependent on the particular rules of their group scheme. We've also put more detail into the Group Secretary Guide to help.	
Where are we telling members about this?	Handbooks, Group Secretary Guide, Important Changes Leaflet



Policy wording updates



Better

Change:	We've brought our EAP Premier session limit for Business Health Select into line with our other options
Products affected:	SME
Update type:	Better
Our Business Health Select product has an Employee Assistance Programme Premier option, which provides members with telephone or face-to-face counselling where appropriate. We've increased the number of face-to-face counselling sessions covered on this option from five to eight, in line with our other SME products.	
Where are we telling members about this?	Important Changes Leaflet



Policy wording updates



Clearer

Change:	We've made the terms of Dental and Optical cover clearer
Products affected:	Individual, SME, Large Corporate
Update type:	Clearer
If a customer has chosen to include benefit for dental and optical fees, we've added wording to emphasise that we don't cover cosmetic dentistry. We've also added wording to advise that, for our SME products, there's no cover for the cost of subscriptions for dental contract schemes such as Denplan.	
Where are we telling members about this?	Handbooks



Policy wording updates



Clearer

Change:	We've clarified which plans have mental health cover included
Products affected:	PHC
Update type:	Clearer
On the PHC Healthcover4life (HC4L) product, our policy documents currently set out which cover options don't include cover for mental health treatment. We've updated that wording so it also shows which options do allow members to claim for mental health treatment.	
Where are we telling members about this?	Handbooks



General wording changes



Clearer

1/3

Change:	We've highlighted the rights of dependants
Products affected:	Individual, Budget, Travel, Equipme
Update type:	Clearer
We've updated our group policy wording to reflect that family members have enforceable rights under a lead member's contract to claim and raise a complaint.	
Where are we telling members about this?	Handbooks, Insurance Product Information Document



General wording changes



Service

2/3

Change:	We've updated our opening hours
Products affected:	SME
Update type:	Service
During the Covid pandemic, we updated our handbooks to reflect our temporarily extended opening hours. Now that our standard hours have been re-instated, we've amended our handbooks accordingly.	
Where are we telling members about this?	Handbooks



General wording changes



Service

Change:	We’ve corrected the PHC correspondence address
Products affected:	PHC
Update type:	Service
We’ve made a small correction to the correspondence address for PHC in our literature.	
Where are we telling members about this?	Handbooks

Large corporate updates



Clearer

Change:	We've clarified what's covered with our menopause benefit
Products affected:	Large Corporate
Update type:	Clearer
We've added wording to clarify that a member can only claim for specialist treatment of menopause symptoms if they've been referred by their GP, because the symptoms couldn't be managed in primary care.	
Which documents are we updating?	Handbooks

If you'd like to know more about any of the changes in this update, simply contact your AXA Health Relationship Manager.

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