



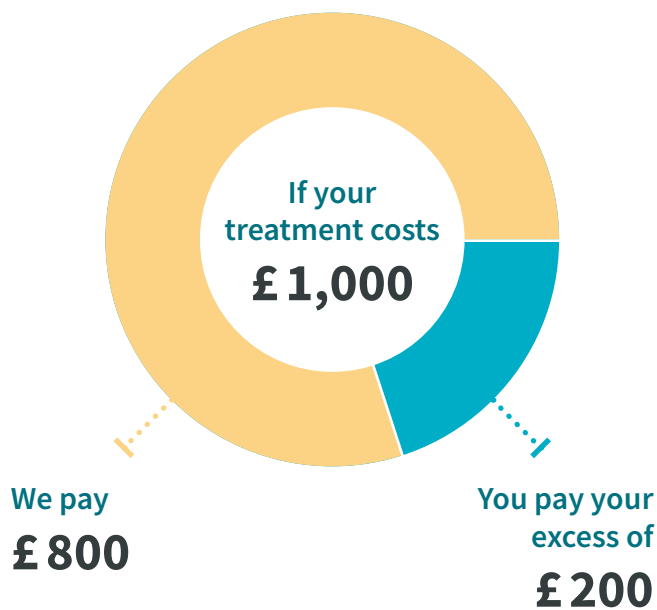
# Excess - explained.



## What is an excess?

An excess is the amount you've agreed to pay each membership year towards the cost of treatment, if you make a claim.

For example: if your treatment costs £1,000 and you have an excess of £200, we'll pay £800 and you'll pay £200.



If there's more than one member on your membership, each member will have their own excess.

So, if there are two members on your membership and you both claim, you'll have to pay two excesses – one for each member.

For most of our plans, each member will have the same excess.

Excess – explained.



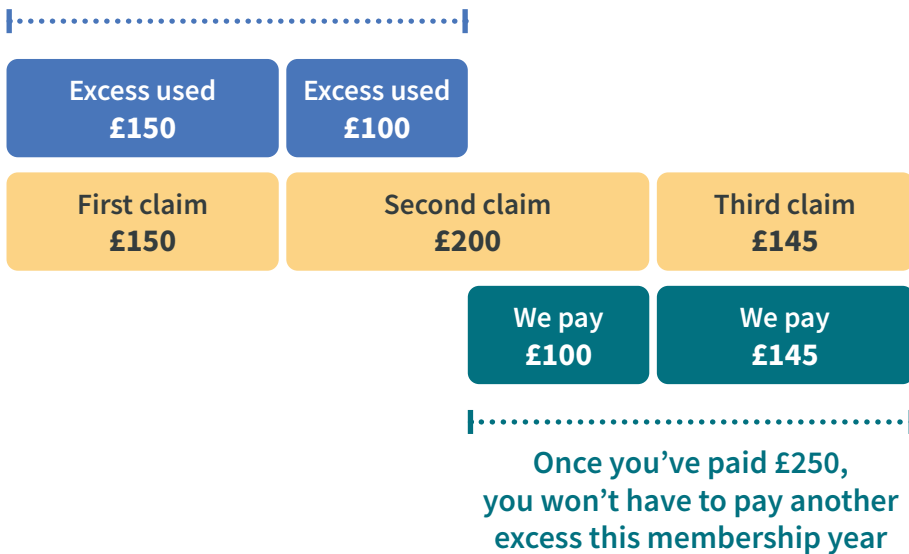
## How does an excess work?

With an excess, you pay an amount towards the cost of treatment each membership year.

Once you've paid your total excess, you won't have to pay it again if you have more treatment in that membership year. For example:

- › If you have an excess of £250 and make a claim for £150, you'll pay £150.
- › If your treatment continues and you make another claim for £200, you'll pay £100 towards the treatment, and we'll pay the £100 balance.
- › As you've now paid your excess in full, you won't have to pay another excess this membership year, even if you claim for a different condition.

If you have an excess of £250,  
you pay for claims until  
you've paid £250



### Good to know

The excess is per member, per membership year, not per condition.

•  
If you claim for several conditions, you'll still only pay the same amount.

•  
When you contact us to make a claim, we'll tell you if you need to pay an excess.



## How much is my excess?

You can see how much your excess is on your membership certificate. You can choose the level of excess you want:

- If you choose a higher excess, you'll pay less for your cover, but more if you claim.
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- If you have a lower excess, you'll pay more for your cover, but less if you claim.

Excess – explained.



## How and when do I pay my excess?

After your treatment, we'll send you a claim update with details of who to pay and how. Please don't pay anything until you get this.

The specialist, hospital or other treatment provider may contact you to ask you for your excess, but you can ignore this until you receive your claim update.

If you've already paid by the time you get your claim update, don't worry – we'll sort this out with your provider.



## What if treatment continues after renewal?

If your treatment continues past your renewal date, we'll ask you to pay the excess again for any treatment that happens after you renew.

So, if your treatment straddles a renewal date, you'll have to pay your excess twice. For example:

- › If your membership renews on 1 March and you make a claim the following January for treatment, you'll pay your excess in January.
- › If you then have more treatment for the same condition in May, you'll pay your excess again, as your treatment is in two membership years.

Membership starts  
1 March 2023

Membership renews  
1 March 2024

First  
treatment  
Jan 24

You'll pay  
your excess  
as normal

Second  
treatment  
May 24

You'll pay your  
excess again as  
it's in a different  
membership year



### Need some more help?

Understanding the jargon can be tricky, so if you need help, send us a message from your online account or via livechat, or give us a call.

You'll find information about what you're covered for and how your membership works in your membership documents.

Go to [axahealth.co.uk](https://axahealth.co.uk) and select 'Log in/Register'.

