



# What's covered - explained.



## What am I covered for?

What you're covered for will depend on how your plan is set up.

### Plan 1



On this plan ...

- ✓ You can see a specialist we work with privately
- ✓ You can have private inpatient treatment, such as surgery, at a hospital in our directory

### Plan 2



On this plan ...

- ✗ You can't see a specialist privately as an outpatient – you can pay for this yourself, or use the NHS
- ✓ You can have private inpatient treatment, such as surgery, at a hospital in our directory



### Good to know

When we say you in this explanation, we mean you or any other person covered by your plan.

Please check your handbook and membership documents to see what you're covered for.

Then, get in touch with us. We'll check your plan and tell you if the condition is covered or if there are any limits on how many consultations or treatments you can have.



You can find your membership documents online, go to [axahealth.co.uk](https://axahealth.co.uk) and select 'Log in/Register'.



## What's covered – explained.



## Are there any limits on my cover?

There are some things where your cover will depend on how your plan is set up. For example:

- › The amount of outpatient consultations and treatments you're covered for may depend on whether you have limited or unlimited outpatient cover, or have specialist consultation limits.
- › The specialists and hospitals you can use will depend on your cover.



## What am I not covered for?

Depending on your plan, we don't usually cover:

- ✗ **Pre-existing conditions**  
Unless your membership documents specifically say you're covered, we don't cover conditions you had before your membership started.
- ✗ **Chronic conditions**  
A chronic condition is one where any of the following apply:
  - › It needs ongoing or long-term monitoring through check-ups, tests, examinations and consultations.
  - › It needs long term control or relief of symptoms.
  - › It needs you to have long term rehabilitation or special training to cope with the illness.
  - › It continues indefinitely.
  - › It has no known cure.
  - › It comes back or is likely to come back.
- ✗ **Treatment that could be carried out by a GP**  
or in another primary care setting, such as nurses based in a GP surgery.
- ✗ **Any of the conditions, treatments or other things**  
your handbook says we don't cover.

There may be other things your plan doesn't cover that are specific to you and your plan. You'll find details of these in your membership documents. You can give us a call if you're in any doubt.



If your membership doesn't cover something, we're still here for you.

You've got access to health and wellbeing services. You can find out more in your online account – go to [axahealth.co.uk](https://axahealth.co.uk) and select 'Log in/Register'.

And you can talk through any concerns or questions with experienced health professionals at any time of the day or night. Just call **0800 328 2190**.



### 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'.

