



## **Health Insurance with AXA Health**

## How do I sign up?

If you wish to extend your cover to your family, please contact Helen Grew and/or Sarah Osborne at <u>HR@yachthavens.com</u> to obtain the appropriate forms and notification of the extra cost.

The company reserves the right to offer you to join the medical insurance scheme at any time earlier, rather than waiting longer, e.g. if you join on 1<sup>st</sup> October and your year's service is up on 30<sup>th</sup> September, rather than wait a further 11 months, the company may invite you to join earlier. This benefit is not available to those above the age of 65 due to a substantial increase in premiums payable.

When you receive your membership number, you will need to log in and activate your account.

You can do this by visiting the <u>MyAXA</u> registration page. Please have your policy number to hand. You will then need to enter your details and create a secure password for your account.

## Am I covered for past conditions?

A two-year moratorium clause will apply to all newly insured persons (members with previous cover will retain their underwriting). If you have experienced symptoms or been treated for a medical condition in the last five years, they'll only be covered for that condition after:

- You've been covered by AXA-PPP for two consecutive years (this is the moratorium period)
- You've been completely free of any form of treatment, investigations, medical advice, drugs or medicines or special diets relating to that condition for a consecutive one-year period.

## How do I make a claim?

In general, the first step to making a claim is to receive a referral from your GP, it is at this point that you are able to contact AXA-PPP and pre-authorise your consultation / diagnosis / treatment plan.

AXA-PPP's claims telephone number is 0800 364 524 and you should contact them to authorise your claim and they will explain the claims steps further with you from this point. Please however be aware that if the claim relates to a musculo-skeletal issue then there is no requirement to visit your GP and you can contact AXA-PPP Healthcare straight away for assistance.





The company reserves the right to change the medical insurance provider from time to time to ensure that maximum benefits are provided and for administration efficiencies and will advise you if this is the case.

**PLEASE NOTE** - Remember if you change your address to notify AXA directly! You can call them on 0800 302 9133 between 8am and 8pm Monday to Friday, or 9am to 5pm on Saturdays.