

A woman with dark hair, wearing a white shirt and a grey cardigan, is looking down at a laptop. She is also holding a white marker and writing on a whiteboard. The background is a blurred office environment. A red diagonal line is visible in the top left corner.

Plan Ahead

We've Got You Covered

INTERNATIONAL EXCLUSIVE

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redefining / healthcare



“AXA brings together the expertise and global reach of the world’s number one insurer to offer ambitious companies a new and sustainable way to protect their business and their employees.”

– Jack Yuan,
CEO Health Business Unit

**NO.1 GLOBAL
INSURANCE BRAND**

FOR THE 7TH CONSECUTIVE YEAR

Trust the Healthcare Experts

Established in 1985, AXA has now become one of the largest insurance company in the world, looking after 103 million clients across 64 countries. AXATP operates in China as a result of a merger in 2014 between AXA GI China (started in Shanghai in 1997) and Tianping Auto Insurance Company Limited. It is now the largest foreign general insurer in China. It cares for its health insurance customers through a nationwide dedicated service operation, always pushing boundaries and breaking new grounds to bring the best possible experience.

€12 billion

in benefits paid to Protection
& Health customers

1.8 million

customers have received
health assistance services

AMERICA

1,493 Hospitals
13,929 Doctors
1,688 Dentists

AFRICA

572 Hospitals
498 Doctors
166 Dentists

EUROPE

4,318 Hospitals
4,233 Doctors
1,040 Dentists

ASIA

2,485 Hospitals
1,962 Doctors
796 Dentists

USA

>450,000 US
PPO Providers

Tailored Solutions For Your Business

AXA has put together a framework to provide flexible designs to companies with 3 employees or more, offering tailored solutions to cover your business’s unique needs.

CUSTOMISE YOUR LIMITS IN A FLEXIBLE BENEFIT ARCHITECTURE					
Area of Cover	Worldwide / Worldwide excluding USA / Asia / Mainland China				
Overall Yearly Limit up to (in RMB)	3,000,000	12,000,000	18,000,000	21,000,000	
Access to High Cost Providers	○	●	●	●	
In-patient and Daycare Treatment	●	●	●	●	
Out-patient Secondary Care (Surgeries, Radiotherapy, Chemotherapy, Kidney Dialysis)	●	●	●	●	
Pre and Post-hospitalisation	○	○	○	●	
Out-patient Primary Care (GP, Specialist, Drugs, Scans)			○	●	
Alternate and Wellbeing Medicine			○	○	
Dental Care			○	○	
Optical Care				○	
Maternity Benefit				○	

- INCLUDED
- WITH LIMITATIONS

SEE FULL PRODUCT DETAILS: WWW.AXATP.COM/HEALTH



18 PROVINCES
>100 CITIES

>450 PROVIDERS
>100 IN BEIJING
>100 IN SHANGHAI

A Large Network of Medical Providers

We spare no effort to connect our members to the best care and treatments available with teams working on the ground everyday to bring you the best possible network of hospitals and specialists both in China and across the world.

With its provincial licences, AXA covers 77% of the Chinese population and 85% of China’s GDP, giving you and your family access to the best medical practitioners in the best conditions.

No Compromises – Just The Best Possible Healthcare

A number of options are available to mitigate rising premium including costs control through benefit design, innovative underwriting styles and benefits tailoring.

Flexible Benefit Design

Deductible and/or co-payment options to optimise your coverage with the possibility to choose the extent of the protection based on anticipated medical needs, self-insurance capability and budget.



Cost Control

Monitoring of premium costs to maintain sustainable prices for our members through extensive reviews of the costs of treatments, of unsustainable procedures and the sharing of new information.



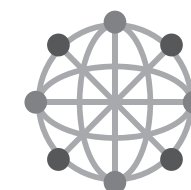
24/7/365 Mandarin-English Service Centre

Exclusive health information helpline with qualified medical advice for members.



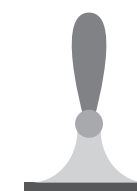
Unified Pricings For Subsidiaries

Similar solutions for big and small subsidiaries of multinational companies throughout Asia through specific underwritings and a regional pricing approach.



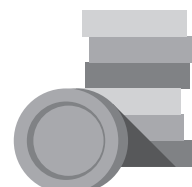
Worldwide Hospital Access

Possibility to opt-in for worldwide cover and access to hospital and emergency medical services with direct settlement for hospitalisation.



Local Compliance

Seamless service of our international and regional clients thanks to a strong presence across Asia and product approval from local insurance regulators.



Premiums in RMB or USD

Mitigation of forex risks with premiums and benefits labelled in USD or local currency.



Favourable Underwritings

Including medical history disregarded (MHD) for groups with as few as 10 employees and options for Full Medical Underwriting (FMU) or Single Group Secretary Declaration (GDF).

Portability

Portability to individual products on similar plans in China, across Asia and beyond through a network of AXA participating companies.

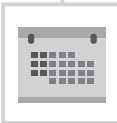


One Health Card For Direct Claims

A Full Cashless Experience In China
Within The Network, For Both Doctor's
Visit and Hospitalisation



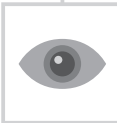
DOCTOR'S VISIT OUT-PATIENT PROCESS



STEP 1

SELECTION & APPOINTMENT

Visit our website or contact us by phone to select a network hospital and to book your appointment.



STEP 2

ELIGIBILITY VERIFICATION

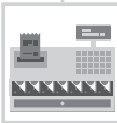
The hospital will perform an ID verification based on your Healthcard and ID documents.



STEP 3

CLAIM FORM

Pre-fill the claim form and ask your attending physician to fill in the medical information and to sign the form.



STEP 4

REAL-TIME CLAIM CONFIRMATION

Upon discharge, your treatment details will be submitted for an online real-time verification. Proceed to pay the remaining amount, if any.

HOSPITALISATION IN-PATIENT PROCESS



STEP 1

PRE-AUTHORISATION

The attending physician will fill in the "Pre-authorisation Form."



STEP 2

GUARANTEE LETTER

Upon confirmation of coverage, a Guarantee Letter bearing the covered amount will be issued to the health provider.



STEP 3

ELIGIBILITY VERIFICATION

The hospital will perform an ID verification based on your Healthcard and ID documents.



STEP 4

PRE-ASSESSMENT

Upon discharge, AXA will perform a Pre-Discharge Billing Assessment based on the total medical bill to establish the amount to be paid by the patient, if any.

Case Study

Going The Extra Mile

A European teacher needed to undergo surgery outside of AXA's network of providers. AXA's team reacted immediately and gathered all the necessary documents to issue an urgent Guarantee of Payment which would allow a direct settlement for the employee - even outside AXA's network. The outstanding support and service received on this occasion led to the renewal of the school's policy for 3 more years.

付出加倍努力

一位欧洲老师需要在安盛所提供的直付医疗网络外进行诊疗。尽管这超过了保障范围，但为了让该雇员获得直接的理赔结算服务，安盛团队及时作出回应，并帮助整合所需材料，提供一份紧急支付担保书。该学校以安盛杰出优质的服务与全方位的支持，与我们续约3年保险合同。

Next Steps

1. Who?

Decide on the specific groups of people to cover.

- ☐ Only the management team
- ☐ All categories of employees
- ☐ Spouse and dependants

2. Where?

Based on the countries or regions your employees mostly live in or travel to.

- ☐ Worldwide
- ☐ Worldwide excluding USA
- ☐ Asia
- ☐ Mainland China

3. What?

Select your preferred benefits for a tailored proposal.

- ☐ Dental Care
- ☐ Out-patient Primary Care
- ☐ And more...

4. How?

Contact your AXA account manager with the following documents for more details.

- ☐ Details of members to be insured:
Date of Birth, Occupation, Gender, Status (Employee, Spouse or Dependent) and Country of Residence
- ☐ Details of existing cover, if any.
- ☐ Past Claim Experience(s)