

Your guide to your.....

## OKTA UK Ltd Healthcare Plan



# Making it simple to get the treatment you need.

As a member of AXA Health you have access to many benefits including prompt access to eligible treatment, at a time and place to suit you.<sup>1</sup>

For muscle, bone and joint pain, you can use

### Our muscles, bones and joints service

Your benefit includes direct access to physiotherapy or osteopathy advice and treatment, without the need for a GP referral.

If you have a muscle, bone or joint problem:

- Log into your wellbeing hub (you can do this any time)
- Select support for muscles, bones and joints
- Register for the online assessment service
- Answer some clinical questions.

Your answers will be used to direct you to one of the following options:

- Self-management – you'll be given easy-to-follow guidance on how to manage your condition.
- Further assessment – if needed, you'll be able to access a team of experts – including physiotherapists, advance level practitioners, or specialists – who'll further assess your condition and recommend next steps.
- Treatment – with a physiotherapist or osteopath – we'll put you in touch with a selected provider.
- Referral on to a specialist – we can arrange for you to see a private specialist through our Specialist appointment booking service.

With our online service, you can also:

- Access your reports and images to take to appointments
- Book, move or cancel appointments yourself.

Members under the age of 18 will need a GP referral for these types of conditions as the muscles, bones and joints service is not available to them.

For mental health concerns, you can use

### Our mental health assessments and support service

If you feel like you are experiencing stress, anxiety or depression, our mental health assessments and support service will ensure fast access to appropriate care without the need to visit your GP first.

**Call us on 0800 169 7587** – If you experience any mental health concerns, call your Personal Advisory team. They'll check you're covered and pass you to our mental health assessments and support service.

### Speak to an expert in our mental health assessments and support service

One of the counsellors or psychologists will talk things through and make an initial assessment.

**You're directed to clinically appropriate treatment** – Having listened to your concerns, the psychologist or counsellor will suggest a treatment plan clinically appropriate for you. This could be telephone, email or face to face counselling\*, or simply giving you self-help advice.

\*Only counselling arranged through our mental health assessments and support service is covered by your plan. Members under the age of 18 will

need a GP referral for these types of conditions as the service is not available to them.

For all other conditions, ask your GP for an open referral

If your GP or the AXA Doctor at Hand service says you need specialist treatment, tell them you want to go private and ask for an 'open referral'. With an open referral your GP doesn't name a particular specialist but instead gives you the type of specialist you need to see, for example, a cardiologist. This means our Specialist appointment booking service can help you find a suitable specialist and make a convenient appointment for you.

**Call us on 0800 169 7587** – Call us as soon as you've seen your GP. It's important you call us before you see the specialist or have any treatment so we can tell you what you're covered for.

**We'll check your cover and let you know what happens next**

We'll check the treatment is covered by your plan, help you find a suitable specialist and offer to make the appointment for you.

**Specialist appointment booking service** - We have a team who can help you find a recognised specialist. Our service is available to you if your GP has given an 'open referral', meaning they don't give a specialist's name, just the type of specialist you need to see.

<sup>1</sup> Network restrictions apply

If you're an in-patient or day-patient		
Private hospital and day-patient unit fees	Paid in full so long as you use a hospital or day-patient unit in your Directory of Hospitals	
Hospital accommodation for one parent while a child is in hospital	Paid in full	Covers the cost of one parent staying in hospital with a child.
Hotel accommodation for one parent while a child is in hospital	Up to £100 a night up to £500 a year	Covers towards the costs for one parent to stay near to the private hospital where a child is having treatment.
Specialist fees	No yearly limit	Includes fees for: <ul style="list-style-type: none"> <li>• surgeons</li> <li>• anaesthetists</li> <li>• physicians.</li> </ul>

If you're an out-patient		
Surgery	No yearly limit	
CT, MRI or PET scans	Paid in full at a scanning centre, or hospital listed as a scanning centre, in your Directory of Hospitals	
Specialist consultations	No yearly limit	Practitioners are nurses, dieticians, orthoptists, speech therapists, psychotherapists or psychologists and audiologists. This includes remote consultations by telephone or via a video link instead of you going to an out-patient clinic.
Diagnostic tests performed by your specialist and practitioner fees when your specialist refers you		
Fees for out-patient treatment by physiotherapists, acupuncturists, osteopaths or chiropractors	Up to a combined overall maximum of 10 sessions in a year on GP referral or when you have physiotherapy or osteopathy treatment through our muscles, bones and joints service	We call physiotherapists, osteopaths and chiropractors therapists.

If you're an out-patient		
AXA Doctor at Hand consultations	Unlimited video or telephone consultations with the AXA Doctor at Hand service	Access to AXA Doctor at Hand, a private GP service for video or telephone consultations. For information on terms and conditions, registering and how to use this service, please visit <a href="https://www.axahealth.co.uk/dahadvance">https://www.axahealth.co.uk/dahadvance</a> .
Routine follow up consultations and associated diagnostic tests with a specialist to monitor the on-going control of a specified chronic condition	Up to £1,000 in a year	By specified chronic condition we mean: angina, asthma, diabetes, epilepsy, heart valve problems, high blood pressure, glaucoma, osteoarthritis, rheumatoid arthritis, thyroid problems and ulcerative colitis.

Mental Health - If you're an in-patient or day-patient		
Private hospital and day-patient unit fees for mental health treatment	Paid in full	So long as you use a hospital or day-patient unit in your Directory of Hospitals. Including fees for: <ul style="list-style-type: none"> <li>• accommodation</li> <li>• diagnostic tests</li> <li>• drugs</li> </ul>
Specialist fees for mental health treatment	No yearly limit	

Mental Health - If you're an out-patient		
Counselling sessions through our mental health assessments and support service	Benefit available	Only counselling arranged through our mental health assessments and support service is covered by your plan. Over 18s only.

Specialist consultations	No yearly limit	This includes remote consultations by telephone or via a video link instead of you going to an out-patient clinic.
Mental health treatment by psychologists and psychotherapists	No yearly limit	
Routine monitoring and/or treatment needed for the on-going control of a chronic mental health condition	Paid up to £1,000 each year	Treatment with specialists, psychologists or psychotherapists.

Additional Benefits		
Cash payment when you have free treatment under the NHS	£200 per night up to £5,000 each year	
Overseas evacuation or repatriation	Service available	
Immediate emergency in-patient treatment overseas		Received while travelling abroad which relates to an evacuation or repatriation we have arranged for you.
New child payment	£150 per birth or adoption	We will pay this benefit to one parent covered on the plan for more than 10 months. You will need to send us an original or certified copy of the long birth certificate or adoption papers.
External prosthesis	Up to £5,000 for the lifetime of your membership	We will pay this benefit towards the cost of providing an external prosthesis.
Treatment of menopausal symptoms	Benefit available	Please see your handbook for full details.
Assessment, diagnosis and initial support for specified neurodiverse conditions through	Benefit available	Available to members age 7 and over. Please see your handbook for full details.

## Additional Benefits

our selected  
provider

### Cancer cover and care

Your plan includes cover for cancer including chemotherapy, radiotherapy, diagnostic tests and surgery. Please see Section 4 of your handbook for full details.

### Excess

Your plan has an excess per member each year of £100.

### The main things we don't cover

Like all health insurance plans, there are a few things that are not covered. We've listed the most significant things here, but please also see the details in your handbook

- Routine pregnancy and childbirth
- Fees if you choose to use a hospital that is not in your Directory of Hospitals

The details given are a summary of your plan. Please read your handbook for full details of the cover available.

### Useful information

#### Personal Advisory team

0800 169 7587

Monday to Friday 8am to 8pm and Saturday 9am to 5pm

For queries or claims pre-authorisation including our muscles, bones and joints service and our mental health assessments and support service, plus the Self-referral Service for cancer concerns. Remember a GP referral may not be needed for some conditions.

#### Overseas emergency control centre

+44(0) 1892 513 999

#### Health information

[axahealth.co.uk/health](http://axahealth.co.uk/health)

Access to our on-line health centres

#### Wellbeing Services

Please visit your Wellbeing Hub for all the details of your Wellbeing services

*We may record and/or monitor calls for quality assurance, training and as a record of our conversation.*