

**Case Sharing:** Mdm. Wee fell on her hip after showering and suffered a hip fracture. She was 58 years old. With AXA Health Cash Plan (Plan 1) and Broken Bones Option (Plan A) in place at only **\$54.84 monthly**, Mdm. Wee collected a lump sum of \$13,000. With this payout, she was able to hire a helper at home after she was discharged from a 2 week hospitalisation.

**Mdm. Wee pays:**

Health Cash Plan (Plan 1)	:	\$586
Broken Bones Option (Plan A)	:	\$72

**AXA Health Cash Plan payout:**

Health Cash Plan (Plan 1)	– Daily Cash Allowance:	\$200 x 14 days Hospital Income
	– Recuperation Benefit:	\$200
Broken Bones Option (Plan A)	– Hip Fracture	\$10,000

You can choose the desired level of protection from our Health Cash Plan and value-added options based on your insurance needs. It is absolutely simple!

**Step 1** Choose 1 main plan from Health Cash plan

**Annual premium for Health Cash Plan (\$S and inclusive of GST)**

Age last birthday	Health Cash Plan		
	Plan 1	Plan 2	Plan 3
0 – 17	\$159	\$120	\$82
18 – 30	\$190	\$143	\$96
31 – 40	\$226	\$167	\$108
41 – 50	\$346	\$262	\$178
51 – 60	\$586	\$466	\$346
61 – 70	\$1,066	\$826	\$586
71 – 80	\$1,186	\$922	\$658

**Step 2** You can also enhance your coverage with any of our value-added options

**Annual premium for value-added options (\$S and inclusive of GST)**

Age last birthday	Broken Bones Option		Cancer Option		Out-Patient Option	Dental Option	
	Plan A	Plan B	Plan A	Plan B		Plan A	Plan B
0 – 17	\$72	\$36	N.A	N.A	\$335	\$110	\$85
18 – 30	\$72	\$36	\$92	\$36	\$335	\$110	\$85
31 – 40	\$72	\$36	\$122	\$48	\$335	\$110	\$85
41 – 50	\$72	\$36	\$182	\$72	\$335	\$110	\$85
51 – 60	\$72	\$36	\$266	\$106	\$335	\$110	\$85
61 – 70	\$72	\$36	\$326	\$130	\$335	\$110	\$85
71 – 80	\$72	\$36	\$626	\$250	\$335	\$110	\$85

Please note that rates are subjected to change without prior notice.

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- Over 170 years of local experience in Asia

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- Business ranking
  - No. 1 in Work Injury Compensation
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You may wish to seek advice from an Accident & Health (A&H) insurance intermediary before making a commitment to purchase the product. In the event that you choose not to seek advice from an A&H insurance intermediary, you should consider whether the products in question are suitable for you.

In the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free-look provision, and we may recover from you any expense incurred by us in underwriting the policy.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

healthcare

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AC/HCP BRO/June 2017

Health Cash Plan



**A friend in need is a friend indeed** and the AXA Health Cash Plan is a trusted friend you can always count on.

To lessen your financial burden on health treatment costs in case you are hospitalised, AXA Health Cash Plan offers you and your family some cash on a daily basis which can be used in your very own way and purpose. This is a guaranteed acceptance plan which complements any of your medical insurance plans and pays on top!

To make AXA Health Cash Plan better fit in your and your family's needs, there are 4 value-added options – **Broken Bones, Cancer, Out-Patient & Dental Options** which you can choose and pick from at a very reasonable rate.



**No medical check-up required**

**Customisable protection with our value-added options!**

**Broken Bones** Option is a very **new & unique** option recently introduced into the AXA Health Cash Plan and it covers any broken bone injuries caused by accident after you sign on. This unique option is available from **\$3 per month!**

Please note that the **Broken Bones Option** benefits are only payable in respect of an accident or personal assault.

**Cancer** Option will pay up to \$50,000 upfront upon first diagnosis of cancer. This is paid on top of any other medical insurance plans you have already bought.

We have extended our cover to our female customers and given them an extra layer of protection. This special feature kicks in as early as in stage 2 of breast cancer.

The premium for Cancer Option starts from **\$3 per month.**



Information is correct as at June 2017

What sets **Out-Patient** Option of AXA Health Cash Plan apart from the other plans is that we really care about your well-being. While you visit specialists\* or go through diagnostic tests referred by specialists, we will pay for them up to \$1,500 at a monthly premium of **\$27.92.**

\* referred by general practitioner



Dental options can easily cost over a few hundred dollars on top of your usual plan but AXA Health Cash Plan – **Dental Option** is a super value option you should not miss. Better news, it comes in monthly premium starting from **\$7.09.**

**Health Cash Plan benefits at a glance:**

Benefits (Guaranteed Acceptance)	Plan 1	Plan 2	Plan 3
1) Daily Hospital Income (up to <b>730 days</b> per medical condition during member's lifetime)			
a) Within Singapore, Malaysia and Brunei	\$200	\$150	\$100
b) Outside Singapore, Malaysia and Brunei	\$400	\$300	\$200
c) In Intensive Care Unit	\$400	\$300	\$200
2) Recuperation Benefit (One-time payment, upon discharge from hospital stay of 7 days or more)	\$200	\$150	\$100

**Value-added options at a glance:**

Broken Bones Option (Guaranteed Acceptance) – Covers broken bones due to accident or personal assault. The following benefits are payable for each accident or personal assault	Plan A	Plan B
a) Spinal cord injury with total and permanent loss of limb function	\$50,000	\$25,000
b) Hip fracture	\$10,000	\$5,000
c) Skull fracture	\$10,000	\$5,000
d) Fracture within the thigh, lower leg, upper arm or forearm	\$2,000 for each fracture	\$1,000 for each fracture
e) Other fracture (including wrist and hand and foot but excluding fingers, thumbs, toes, kneecaps and vertebrae)	\$2,000 for each fracture (for each accident, we will pay up to \$1,000 for ribs fracture)	\$1,000 for each fracture (for each accident, we will pay up to \$500 for ribs fracture)
f) Dislocation of the shoulder, elbow, wrist, hip, knee or ankle	\$1,000 for each dislocation	\$500 for each dislocation

**Value-added options at a glance:**

Cancer Option – Covers Cancers in the following organs <b>Female:</b> one or both breasts; one or both fallopian tubes; one or both ovaries; cervix; uterus; vagina; or vulva. <b>Male:</b> one or both breasts; one or both testes, penis; or prostate	Plan A	Plan B
Cancer 1 – Any malignant tumour in a female or male organ characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue at the site where the first malignant change takes place; OR Cancer 2 – Carcinoma-in-situ of the breast	\$50,000 on first diagnosis	\$20,000 on first diagnosis
Out-patient Option (Guaranteed Acceptance)	Plan A	
a) Out-patient consultation (up to 2 consultations per year with a specialist when referred by a general practitioner)	Up to \$80 per consultation	
b) Out-patient diagnostic surgical procedures and out-patient diagnostic tests on specialist referral, including computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET)	Up to \$1,500 per policy year	
Dental Option (Guaranteed Acceptance)	Plan A	Plan B
a) Routine Dental Treatment (routine examination, hygiene treatments, periodontal treatments, and dental x-rays)	Up to \$250 per year	Up to \$150 per year
b) Remedial or restorative treatments, such as, but not limited to, fillings, crowns, bridges and dentures	Up to \$1,500 per year. Within the limit, an overall annual limit of \$750 for crowns and bridges applies.	Up to \$1,000 per year. Within the limit, an overall annual limit of \$500 for crowns and bridges applies.

**Important notes**

- Eligibility:** Singapore Citizens, Permanent Residents (holders of re-entry permits), holders of employment passes, work permits, students' passes or dependant's passes.
- Health Cash Plan:** Entry age is from 0 to 65 years, renewable up to 80 years; There is a waiting period of 30 days for all claims; Pre-existing medical conditions are covered after 12 months.
- Broken Bones Option:** Entry age is from 0 to 65 years, renewable up to 80 years.
- Cancer Option:** Entry age is from 18 to 65 years, renewable up to 80 years; There is a waiting period of 90 days for the diagnosis of Cancer; Cancer for which a member receives medical advice, has symptoms, or tests, or receives any medication or treatment for such cancer within the waiting period is also excluded; This Option is not available for an insured member if the insured member has experienced symptoms of or has been diagnosed with or is currently under investigations for any Cancer.
- Out-patient Option:** Entry age is from 0 to 65 years, renewable up to 80 years; Pre-existing medical conditions are not covered.
- Dental Option:** Entry age is from 0 to 65 years, renewable up to 80 years; There is a waiting period of 90 days for all claims.
- Please note that all Options are not available on a stand-alone basis. The Options will be terminated in the event of cancellation or termination of the member's coverage or occurrence of any grounds for termination under the Health Cash Plan, or upon the death of the member. In addition, Cancer Option will terminate upon benefits being paid under the Cancer Option.
- All ages refer to attained age.