



# Member Guide Axa Health Business Clients



Health



Key Health

# Contents

---

- 03** Who are Key Health?
- 04** What is Private Medical Insurance?
- 05** Registering with Axa Health
- 06** Making a Claim
- 07** Extra Benefits with Axa Health
- 09** Free Access to BenefitHub
- 10** Leaving your Employer & Continuing Cover

# Who are Key Health?

Key Health are an independent Private Healthcare brokerage who look after the needs of your employer, and their staff. We aim to make sure that your employer can access the best deals on Private Healthcare policies, so that their decisions are always informed. We also offer ongoing support when our clients and their employees need it most.



# What is Private Medical Insurance?



Private Medical Insurance (PMI), also known as private healthcare, provides private access to medical care and is paid for by the policyholder, or the company they work for.

Private medical insurance typically covers a range of medical expenses, including hospital stays, surgery, consultations with specialists, and diagnostic tests, often covering a medical episode from beginning to end, but it can also be used as an optional supplement to NHS services.

Having PMI can often lead to shorter waiting times and more personalised care, as well as flexibility when scheduling appointments, and choosing where and when to receive treatment, and by whom.

Some private healthcare plans may offer additional benefits such as dental care, optical care, mental health services, and alternative therapies.

# Registering with Axa Health

Register for Axa Health's **Member Online** service here:

[Register](#)

You will need your membership number which Axa health will have emailed to you.

Member Online allows you to **process claims, check member offers**, and access **general health advice**.

## **Dependant Members Over 16:**

Once a dependant member turns 16, the main member will not be able to see, or access the dependant's information. Therefore, the dependant will need to register to use the Member Online service. They will use the main members membership number, however they need to input their own personal information, so that they get their own logins.

If the dependant member wishes the main member to have access to their medical records or to discuss any claims, you will need to complete the letter of authority. The letter of authority that AXA requires is available to complete digitally online, under "**My Profile**" and then by selecting the "**Permissions**" tab.

If you experience any problems registering your account, Live chat is available [www.axahealth.co.uk/contact-us](http://www.axahealth.co.uk/contact-us) or you can phone **0800 302 9133**.

# Making A Claim

**Warning** - it's essential that you authorise your claim before incurring costs as, just like any other insurance policy, exclusions and limitations can sometimes apply to private medical insurance meaning that certain pre-existing conditions, elective procedures, or specific treatments may not be covered, or may only be covered up to a certain financial limit.

If your claim is for **Mental Health, Muscle or Joint Conditions, or concerns regarding Skin, Breast or Prostate Cancer**, you do not need a GP referral, simply either call Axa on **0800 521 903** and Axa will guide you towards the right care. Alternatively, you can log into the **Member Online** service and process claims there.

For **Muscle & Joint issues specifically**, you can call the **Muscles, bones & joints service** on **0800 029 4236** where you can talk to a qualified Physiotherapist over the phone without a GP referral. From aches and pains to RSI, back problems, pain or swelling of the knee, or other muscle or joint conditions, they will discuss your concern and direct you to the right treatment.

There is no limit on the number of times you call the **Muscles, bones & joints service** - it can be for the same issue or a new one.

**For all other conditions**, make an **appointment with your GP** or via Axa's digital GP service **Doctor@Hand**, setting up this service is covered in the **Extra Benefits** section, **later in this guide**.

If the GP needs to refer you, your best option is to request an 'open referral' so that there is more flexibility with where you get treated.

If you are referred to a specialist by the GP, either call **0800 317 810** and you will be guided through the claiming process by an agent. Alternatively, you can start the process using the Member Online service and **start your claim by going into the "My Claims" section and select "Authorise a treatment or appointment"**.

[My Claims](#)

You can also update existing claims via the above methods.

# Extra Benefits with Axa Health



## Doctor@Hand – Axa Health’s Digital GP Service:

Speak to a GP 24/7, 365 days a year. You can choose the person you want to see and opt for a video or telephone appointment and these can last up to 20 minutes. You can access referrals and fit notes which are on your patient record.

To register or log in click here:

[Register](#)

**To activate your account:** You’ll need your membership number or activation code (if you cannot find this click the “Get reminder Link”), a form of photo ID, and camera access.

**Appointment online visit:** [doctorcareanywhere.com](https://www.doctorcareanywhere.com)

**Download:** Doctor Care Anywhere App: available via the App Store or Google Play.



## Gym Discounts:

Members can receive **40% off Nuffield Health monthly individual memberships, and 40% off Nuffield Health 24/7 online memberships**, find out more and register here

[Register](#)

Members can also access **40% off Huggle's Monthly+ pass**, more information and registration here

[Register](#)

Both **Nuffield health and Huggle gym offers** can also be accessed **via member Online** where you can also find out more about **25% off Circle Health Group and Nuffield health assessments** and how to get **£40 off a Taking Care Personal Alarm**.

### Ask a medical expert:

**24/7 health support service** allows you to speak to one of AXA Health's **expert nurses, or counsellors 24 hours a day, 365 days a year, and midwives and pharmacists between 8am-8pm Monday to Friday, 8am-4pm Saturday and 8am-12pm Sunday**.

Visit **Member Online** and click '**Health Support**' tab or call **0800 003 004**.



# Free Access to BenefitHub

**BenefitHub** is the global market leader in delivering **great discounts and perks** all in one place. Offering a variety of discounted products and services covering clothing, travel, food, electronics, gym memberships, and more from companies like Apple, Waitrose, and Uber Eats to name a few, there's something for everyone.

Because you are one of Key Health's clients, you, and your family members (including the ones who aren't insured) **automatically qualify for free access to BenefitHub.**

If you would like access, just email **[admin@keyhealthpartnership.com](mailto:admin@keyhealthpartnership.com)** with your name and the names of any additional family members, email addresses for all members, and the name of your employer, and we'll do the rest.



# Leaving Your Employer But want to take cover with you?

If you are leaving your employer but you **still want access to private healthcare**, we can help. In some cases people are in the middle of treatment when they leave, or they've had a health change since joining their employers policy and wish to ensure that condition remains covered.

If that sounds like you, **please email [admin@keyhealthpartnership.com](mailto:admin@keyhealthpartnership.com)** with your enquiry and we'll take care of things.

