



2025
Health

New Health Covers

Interactive document





paralimpicos

AXA Health, always up to date

At AXA we are committed to bringing you unmatched service. So this year we're continuing to innovate to take care of you and your family by adding the latest breakthroughs in high-tech diagnostics, prostheses, personalised medicine and a new prevention programme to our policies while also enhancing your emotional wellness. Because your health and wellbeing is our main priority.

Your health is unique

At AXA you can choose from four health insurance options with medical cover to find the one which best suits your needs. That way you only pay for what you really need; no more, no less. Insurance tailored to you.







	 Óptima Joven and Premier Group	 Óptima and Complet Group	 Óptima Familiar and Complet Copayment Group	 Óptima Plus, Vip and VIP Plus Group
Unlimited provider network coverage	Over 34,000 medical services	Around 44,000 medical services	Around 44,000 medical services	Around 44,000 medical services
Other services with an excess	4,000 wellness services	4,000 wellness services	4,000 wellness services	4,000 wellness services
Copayments	With or without	Without	With	Without
Family medicine, paediatrics and nursing				
Medical specialities				
Diagnostic testing	Conventional diagnostic testing			
Surgical specialities	Only visits and therapeutic procedures in a consulting room			
Special treatments				
Hospitalisation				
Other services and covers				
Emergencies				
Basic dental cover				
Free choice outside the provider network in Spain and worldwide				Up to 90% in Spain and 80% abroad
Your online doctor	(1)			

(1) Free service available in all Health options until 31.12.2027 except for Group Health options in which it is included with no time limit.

The terms stated in this document are subject to the terms and conditions and schedule of these policies and the insurance option taken out. The contract must also be current in payment.

New covers and services included in Health policies

New features available from 1 January 2025.

Type	Covers		Outpatient care ⁽¹⁾	Healthcare ⁽²⁾	Reimbursement ⁽³⁾
Emotional wellness		Extension of psychology coverage by medical provider network	No	No ⁽⁶⁾	Yes
		Extension of psychology coverage by reimbursement	No	No	Yes
Preventive programmes		Early diagnosis of diabetes programme	Yes	Yes ⁽⁴⁾	Yes
High-tech surgery		Extension of Da Vinci robotic surgery for kidney carcinomas	No	No	Yes
Personalised medicine		New therapeutic targets	No	Yes	Available now
Prostheses		Ossicular prostheses: malleus, incus and stapes	No	Yes ^{(4) (5)}	Yes
Travel assistance		Extended travel assistance	Only in Premier	Yes	Yes



Extension of the free Your online doctor service until 31.12.2027 in all Personal Health policies as it is included in Group Health policies.

(1) Outpatient care: includes Óptima Joven and Premier.

(2) Healthcare: includes Complet, Complet Clínic, Complet Médic, Complet Copagos, Óptima, Óptima Familiar and Salud Plus.

(3) Reimbursement: includes VIP, VIP Plus and Óptima Plus.

(4) Cover also available for Seguro Libre de Enfermedad and Asistencia Sanitaria Baleares.

(5) Cover also available for Complet Hospital.







(6) New cover not included in policies taken out before 01.05.2024.

No: not included - Yes: included - Available now: already covered.

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New covers and services included in Health policies

New features available from 1 January 2025.






Type	Covers		Description
Emotional wellness		Extension of psychology coverage by medical provider network	<p>The medical provider network covers face-to-face psychology consultations (with prior authorisation from AXA) prescribed by a psychiatrist, family doctor, paediatrician or oncologist and conducted by registered psychologists.</p> <p>You can choose from over 1,000 professionals nationwide, including clinical psychology, child and youth psychology, psycho-oncology and eating disorders.</p> <p>We are keeping the limit of 20 twenty consultations per insured per year, but you can now also do them only through the new medical provider network or in combination with professionals of your choice.</p>
		Extension of psychology coverage by reimbursement	The limit for psychiatric consultations through reimbursement has been increased to 20 consultations per year per insured.
Preventive programmes		Early diagnosis of diabetes programme	This programme provides screening that includes a baseline blood glucose test and, if needed, a glycosylated haemoglobin test. It is designed to provide an annual check-up for people at high risk of developing diabetes, such as those with a family history of Type 2 diabetes, metabolic syndrome or altered basal glycaemia (110-125 mg/dl), who can be screened regardless of their age. For all other insured over 45 years of age, this check-up will be available every four years.
High-tech surgery		Extension of Da Vinci robotic surgery for kidney carcinomas	<p>Robotic surgery is more precise in complex and/or difficult to access procedures, removing the natural tremor of a surgeon's hand, improving the visualisation of the operating field and allowing minimally invasive procedures. It is now also available for partial nephrectomy in the case of kidney carcinoma according to medical protocol.</p> <p>Limit of €12,000 for the entire procedure.</p>
Personalised medicine		New therapeutic targets	We have added new predictive genetic markers that allow for personalised or specific cancer treatment, such as BRAF (for advanced melanoma), ALK (for lung cancer), N-RAS (for colon cancer), ROS-1 (for lung and melanoma), microsatellite instability (for colon cancer) and BRCA (recommended by the summary of product characteristics of certain drugs for ovarian cancer). Applicable according to medical protocol.
Prostheses		Ossicular prostheses: malleus, incus and stapes	Prostheses for the malleus, incus and stapes bones are included. In the middle ear there are three small connected bones which transmit sound waves to the inner ear.
Travel assistance		Extended travel assistance	We have improved coverage by extending the trip period from 60 to 90 days.

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Your Health is just a click away with MyAXA

Your customer area where you have access to:

Your online doctor to get answers to your medical questions from anywhere:

Video medical visit	Drop-in medical chat	24-hour helpline	Remember!	Manage your and your minor children's health
 <p>Consultations with doctors and/or specialists (paediatrics, gynaecology, psychology, cardiology, nutritionist, orthopaedics, dermatology, endocrinology and more).</p> <p>Book your appointment!</p>	 <p>Contact general practitioners for quick queries and/or to share tests or photos. Available Monday to Friday working days from 8 am to 9 pm.</p>	 <p>Speak to a doctor 24/7, or if you prefer ask for a doctor or specialist to call you and they'll get back to you within an hour.</p>	 <p>Whenever the medical practitioner thinks it is appropriate, they can provide you with prescriptions if you need them.</p>	 <p>The options you have available include:</p> <ul style="list-style-type: none"> • Symptom assessor. • Managing and viewing your authorisations. • Managing and viewing your reimbursements. • Digital card. • Viewing your policy. • Medical, dental and wellness provider search. • Managing your in-person appointments.

(1) Free service available in all Health options until 31.12.2027 except for Group Health options where it is included. See more details at www.axa.es/servicios/moviles-videoconsulta

Need help with health issues?

Oskar⁽²⁾, your virtual assistant, assesses your symptoms in 3 minutes.



How does it work?

1. Tell Oskar what's wrong with you to check your symptoms.
2. Answer the short questions he asks you.
3. You'll get a pre-diagnosis and we'll guide you to the most appropriate specialist.
4. You can also access our telemedicine services, where you will be attended by our medical team, or you can make an appointment.

Go there now



(2) The virtual health assistant does not provide medical advice or prescriptions and is solely for informational purposes on health recommendations. Any symptom assessment you receive should not be considered as a substitute for professional medical advice, diagnosis or treatment.

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Why choose AXA Health insurance?



Best health insurance on the market for the 13th year in a row (source: study by consultancy firm Cronos in February 2024).



We offer you **payment protection** in case of work disability or unemployment in personal Health insurance.



Medical care in case of traffic and occupational accidents.



We accept diagnostic testing requested by practitioners outside the medical provider network.



Over 4,000 health and wellness services at special prices (psychology, aesthetic medicine, physiotherapy and lots more).



Unlimited cover by our medical provider network.



AXA medical centres: six centres in Barcelona, a hospital and a medical centre in Cantabria.

Thanks for helping us save lives

At the AXA Foundation we work with Ponle Freno on road safety and with Constantes y Vitales to drive medical prevention and research.



The reward for your trust

+para ti, the club where AXA customers can get the best discounts on shows, leisure, travel and more.

They can also take part in draws and games and get great gifts and free services.

Go to masparati.axa.es and sign up for free.



Sharing is Health

Your health is unique, so at AXA Health you can get tips on how to take care of yourself and prevent illnesses.



www.axa.es

Covers subject to the terms and conditions and schedule taken out.

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