



2026
Health

New Health Covers



Interactive document





paralimpicos

Committed to your complete wellbeing

At the AXA Group, we care about your health as a whole by addressing its physical, mental and emotional aspects. This year we are continuing to innovate to look after you and your loved ones. From 1 January 2026, we will be introducing new covers designed to enhance your emotional wellbeing and foster full health in all areas of your life.

Your health and wellbeing is our priority

At AXA, we offer a wide range of health insurance policies with extensive medical coverage tailored to suit your needs.

	AXA RANGE			
	 Óptima Smart 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				
Surgical specialities	Only visits and therapeutic procedures in a consulting room			
Psychology				
Diagnostic testing	Conventional diagnostic testing			
Preventive programmes				
Hospitalisation				
Emergencies				
Special treatments				
Other services and covers				
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)	
Digital procedures				Medical provider network, authorisations, digital card, etc.



Included









Not included

(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 AXA Health policies

New features available from 1 January 2026.

Type	Covers		Outpatient care ⁽¹⁾	Healthcare ⁽²⁾	Reimbursement ⁽³⁾
Holistic health		Contralateral breast symmetrisation/reconstruction following mastectomy	No	Yes	Yes
		Areola micropigmentation	No	Yes	Yes
Biological material		Bone and tissue bank	No	Yes	Yes
Reproductive health		IUD	No	No	Yes
Emotional health		Extended psychology coverage	Yes	Yes*	Yes (available now)
		Extended psychology coverage for eating disorders	No	No/Yes**	Yes
Payment protection		Payment protection in the event of unemployment or temporary disability⁽⁴⁾	Yes	Yes (available now)	Yes (available now)



Free service available in AXA Personal Health policies until 31 December 2027 and already included in AXA Group Health policies

(1) Óptima Joven/Smart and Premier Group.

(2) Includes Complet, Complet Clínica, Complet Médico, Óptima, Óptima Familiar, Salut Plus and Complet Group.

(3) Includes VIP, VIP Plus, Óptima Plus and in VIP and VIP Plus Group.

(4) Coverage not available for Group Insurance plans.

* Coverage already included in new policies taken out on or after 1 May 2024.




** Coverage exclusively included in the Complete Collective plan.

No: not included - Yes: included.

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 Agrupació Health policies

New features available from 1 January 2026.

Type	Covers		Outpatient care ⁽¹⁾	Healthcare ⁽²⁾	Reimbursement ⁽³⁾
Holistic health		Prophylactic mastectomy and oophorectomy	No	No	Yes
		Contralateral breast symmetrisation/reconstruction following mastectomy	No	Yes	Yes
		Areola micropigmentation	No	Yes	Yes

(1) Accesmedic.

(2) Fleximedica, Clinicmedica, Plusmedica and Completmedica.








(3) Totalmedica and Universalmedica.

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

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 AXA Health policies




New features available from 1 January 2026.

Type	Covers	Description
Holistic health	 Contralateral breast symmetrisation/reconstruction following mastectomy	Following mastectomy due to cancer and subsequent reconstruction of the affected breast with a prosthesis, the reconstructed breast may look different in size and/or shape from the healthy breast. Symmetrisation of the healthy breast is included when needed to enhance the woman's self-perception and provided it is recommended by her doctor as a therapeutic option.
	 Areola micropigmentation	After breast reconstruction surgery, many women find that the absence of their areola and nipple is a constant reminder of their cancer. Micropigmentation can have a positive effect on their self-perception. The procedure involves recreating the areola and nipple using pigments and will only be performed in accredited healthcare centres by healthcare professionals with specific training using mineral pigments cleared by the Spanish Agency of Medicines and Medical Devices (AEMPS). Coverage is by 80% reimbursement with a €450 cap.
Biological material	 Bone and tissue bank	Trauma surgery includes biological bone ligament material obtained from tissue banks in Spain.
Reproductive health	 IUD	We include the cost of intrauterine devices (IUDs), both conventional copper and hormonal versions, through reimbursement along with replacements for a period of no less than five years. Coverage through 90% reimbursement capped at €70 and €150 depending on the type of IUD.
Emotional health	 Extended psychology coverage	Extension of psychology coverage by the medical provider network for face-to-face consultations, when authorised by AXA, and prescribed by a psychiatrist, GP, paediatrician or oncologist and performed by registered psychologists. You can choose from more than 1,000 professionals nationwide. We have kept the limit of 20 consultations per insured and year but now you can also have consultations through the new medical provider network or in combination with professionals of your choice. However, the outpatient care option is only available through the medical provider network.
	 Extended psychology coverage for eating disorders	Coverage for psychology services is increased from 20 sessions to 40 sessions per year for eating disorders when prescribed by a psychiatrist.
Payment protection	 Payment protection in the event of unemployment or temporary disability⁽⁴⁾	We have added payment protection for unemployment or temporary disability of the policyholder for up to six consecutive monthly payments and at most €360 per month.

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 Agrupació Health policies

New features available from 1 January 2026.

Type	Covers	Description
Holistic health	 Prophylactic mastectomy and oophorectomy	<p>As part of an individualised prevention and multidisciplinary support programme, we help women to decide whether to have a prophylactic mastectomy and/or oophorectomy when genetic mutations with a high risk of developing breast and/or ovarian cancer are found.</p> <p>We include preventive mastectomy (with immediate breast implant insertion) and/or oophorectomy for premenopausal insured women who are carriers of the BRCA1 or BRCA2 gene or other hereditary diseases, such as Lynch or Cowden syndrome, when medically prescribed.</p>
	 Contralateral breast symmetrisation/reconstruction following mastectomy	<p>Following mastectomy due to cancer and subsequent reconstruction of the affected breast with a prosthesis, the reconstructed breast may look different in size and/or shape from the healthy breast. Symmetrisation of the healthy breast is included when needed to enhance the woman's self-perception and provided it is recommended by her doctor as a therapeutic option.</p>
	 Areola micropigmentation	<p>After breast reconstruction surgery, many women find that the absence of their areola and nipple is a constant reminder of their cancer. Micropigmentation can have a positive effect on their self-perception.</p> <p>The procedure involves recreating the areola and nipple using pigments and will only be performed in accredited healthcare centres by healthcare professionals with specific training using mineral pigments cleared by the Spanish Agency of Medicines and Medical Devices (AEMPS).</p> <p>Coverage is by 80% reimbursement with a €450 cap.</p>

Why choose AXA Health insurance?



Recognised as the best health insurance on the market for the 14th year in a row

(Source: AXA Seguros Generales insurance has been recognised as the best in a study conducted by consultancy firm Cronos in March 2025).



Eight AXA medical centres, including six in Barcelona, Mompía Hospital and the Mompía Hospital Medical Centre, ensuring personalised, high-quality care close to you.



Extensive preventive medicine programmes to identify and prevent health issues in good time, enhancing your wellbeing and that of your loved ones.



Quick and easy access to a large medical provider network, providing you with care when you need it most.



24/7 digital procedures through MyAXA so you can handle authorisations, reimbursements and copayments, check your digital card, assess symptoms and a lot more, all conveniently and securely from anywhere.

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.



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.

Cover provided for policies of:

AXA Seguros Generales S.A. de Seguros y Reaseguros.

Registered in the Balearic Islands CR in Folio 63, Vol. 2325, Sheet no. PM-61041, Entry 2. CIF A60917978.

Registered address: Monseñor Palmer, 1, 07014 Palma de Mallorca.

Agrupació AMCI d'Assegurances i Reassegurances, S.A.

Registered address: C/ Monseñor Palmer 1, 07014 Palma de Mallorca.

Registered in the Palma de Mallorca Company Register, UCRI: 1000456885899, Sheet: PM-104.468. Directorate

General of Insurance and Pension Funds Register code C0790. Tax ID (NIF): A-65782807. AXA Group in Spain

entity.

