



Q & A about case **COVID-19**

Q1 Do AXA health insurance cover medical expenses from COVID-19 ?

A1 Yes, customers will receive coverage for the treatment of COVID-19. The coverage will depend on the terms of the policy.

Q2 When does the cover for COVID-19 start ? Is the coverage effective immediately ?

A2 For our current customers, The cover will start after 30 days waiting period. (if any)

Q3 What is the maximum benefits for COVID-19 coverage ?

A3 We provide a coverage according to the beneficial plan which the customers purchased.

Q4 What is the coverage for COVID-19 test at the hospital including Drive-through COVID-19 testing ?

A4 Diagnostic test is covered according to the medical necessary treatment of COVID-19. The coverage depends on customers's selected plan.

Q5 Do members need to pay for the cost of treatments first and request for reimbursement ?

A5 AXA members will have access to direct billing within our hospital networks subject to the presentation of their AXA membership card at the hospital. Members will need to pay for the cost of their treatments directly and submit a claim for reimbursement when using a hospital outside of AXA networks.

Q6 Would medical complications arising from COVID-19 be covered under the plan ?

A6 As long as COVID-19 was not contracted prior to the policy is in force, any claims for complications arising from COVID-19 will be assessed in line with the policy terms and conditions. AXA will cover medically necessary treatments in accordance with the member's plan.

Q7 Would antiviral medication for COVID-19 and Personal Protective Equipment (PPE) be covered under the plan ?

A7 As long as COVID-19 was not contracted prior to the policy is in force, coverage will be provided for medically necessary medication and usage of PPE in accordance with the member's plan.

Q8 Period for consideration and reimbursement

A8 In case you submit all documents and AXA does not want to request any information additional in consideration of coverage, your compensation will be processed within 15 days.