

# Benefits At A Glance - Channel Islands Business Healthcare

Some important facts about our Private Health Insurance policies are summarised over the next few pages. This summary of benefits does not describe a full terms, conditions and exclusions of this policy, which can be found in the policy documents.

In-Patient & Day-Case Benefits	ISLANDS MODULE 1	ISLANDS MODULE 2	ISLANDS BUSINESS ELITE
Accommodation, Nursing Care, Surgeon & Anaesthetist Fees	✓	✓	✓
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables	✓	✓	✓
Diagnostics including MRI, CT & PET Scans	✓	✓	✓
Physiotherapy	✓	✓	✓
Oro-surgical Operations/Procedures	✓	✓	✓
Treatment for Cardiovascular Conditions	✓	✓	✓
Parent Accompanying Child Within Your Bailiwick (under 18)	✓	✓	✓
<b>Treatment for Cancer</b>			
Treatment for Cancer whether or not relating to an in-patient admission. Includes Radiotherapy, Chemotherapy, Post Cancer Services, Advice on Cancer Treatment, Artificial Feeding, Speech Therapy & Monitoring	✓	✓	✓
Cosmetic or Aesthetic Treatment			
Anti-Cancer Drugs, Preventative Treatment, Biological Therapies, Genetic Testing, Bone Strengthening Drugs & Bone Marrow or Stem Cell Transplants	£1,000	✓	✓
External Prosthesis relating to a claim for cancer	£5,000	£5,000	£5,000
Experimental Drugs as part of an ethics committee approved randomised clinical trial pre agreed with us		£20,000	£20,000
Hospice Care (£75 donation per night) For Policy Lifetime	£7,500	£7,500	£7,500
Palliative Treatment (and/or End of Life Care) For Policy Lifetime	✓	✓	✓
<b>Out-Patient Benefits &amp; GP Referred Services</b>			
Initial & subsequent MRI, CT, PET Scans	✓		✓
Consultation & specialist fees, including associated diagnostics & out-patient surgical procedures	£1,500	✓	
Consultation Charges Made By Your Channel Islands GP Or Emergency Room	£300	£400	£400
GP Minor Surgery Charges Made By Your Channel Islands GP Or Emergency Room	£200	£300	£300
GP Referred Ultrasounds And X-Rays	£500	£750	£1,000
Physiotherapy	£750	✓	✓
Complementary Therapies	£250	£500	£750
Treatment for Cardiovascular Conditions	✓	✓	✓
Mental Health Counselling/Therapy	✓	✓	✓
<b>Maternity</b>			
Complications of Pregnancy (defined conditions only)	✓	✓	✓
Maternity Cash Benefit		£150	£250
Private Maternity			£2,500
<b>Dental</b>			
Routine Dental Consultations & Treatment (which includes Emergency Treatment) & Dental Injury			£600
<b>Optical</b>			
Consultations & Eye Tests			£250
Spectacles & Contact Lenses			£250
<b>Audiology</b>			
Hearing Tests & Prescription Hearing Aids			£250
<b>Cash Benefits</b>			
Hospital Cash Benefit (£250 per night/up to 30 nights)	£7,500	£7,500	£7,500
Life Cash Benefit	£1,000	£2,000	£3,000
In-Patient Stay Birthday Cash Benefit	£150	£150	£150
Personal Accident Cash Benefit (per accident)		£1,000	£1,500
Temporary Disablement Cash Benefit (per month up to 6 months)		£100	£100
Critical Illness Cash Benefit		£1,000	£2,000
Cover for Boarding Pets Cash Benefit			£250
<b>Other Benefits</b>			
Health & Wellbeing Services/EAP	✓	✓	✓
24 Hour GP Advice Line/GP Video Consultation Appointments	✓	✓	✓
Home Nursing	✓	✓	✓
Private Ambulance Transportation Costs	✓	✓	✓
Travel Costs For Treatment To Another Bailiwick Or UK (6 trips and per return trip)	£300	£300	£300
Travel Costs For Parent Or Qualified Nurse Accompanying A Child For Treatment To Another Bailiwick Or UK (6 trips and per return trip)	£300	£300	£300
Accommodation Costs For Parent Or Qualified Nurse Accompanying A Child For Treatment To Another Bailiwick Or UK (6 trips)	£500	£500	£500
Emergency Medical Cover outside the UK or Channel Islands		£50,000	£100,000
Monitoring of a Pre-Cured Eligible Condition (during a 24 month period)		£1,500	£2,000
Lifestyle Rewards	✓	✓	✓

✓ Full refund subject to any limits or eligibility criteria as detailed in the Policy Document Part 1 – Your Policy General Terms and Conditions and Policy Document Part 2 A – Your Private Health Insurance, which includes your Schedule of Cover. **Note:** Unless stated otherwise, any limits shown are per membership year. C-3023-B-V1.5 Copyright General & Medical Finance Ltd 2024.

# Ways To Enhance Your Scheme

You can enhance your scheme by, for example, choosing Islands Module 2 instead of Islands Module 1 or Freedom Hospitals instead of First Choice Hospitals. You should select the level of cover and hospital choice that best suits your needs and budget, but you can also choose to add any of the following options to enhance the benefits available from your healthcare scheme.

## Available Modules, Options and Upgrades

The following options are available on all of our policies. Premiums may increase or reduce, depending on the option chosen:

<b>Hospital Choices</b>	First Choice, Freedom, Premium and Guided Care Hospital options are available.
<b>Excess Options</b>	Excess options up to £3,000 are available throughout the range and can be chosen to apply once per membership year or to each claim.

The following optional upgrades to cover are available for an additional premium:

<b>Cover for Pre-existing Conditions</b>	<p>You can extend any member's cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions:</p> <ul style="list-style-type: none"> <li>• Acne</li> <li>• Asthma</li> <li>• Diabetes</li> <li>• Eczema</li> <li>• Glaucoma</li> <li>• Hypertension</li> <li>• Psoriasis</li> <li>• Arthritis</li> <li>• Carpal Tunnel Syndrome</li> <li>• Crohn's Disease</li> <li>• Fibrocystic Breast Disease</li> <li>• Gastro-Oesophageal Reflux Disease</li> <li>• Ulcerative Colitis</li> <li>• Varicose Veins</li> </ul> <p>The cover is subject to an annual limit of £1,000 which rolls up year on year to a maximum of £10,000 after 10 years, provided cover has been continuous and there have been no claims relating to the pre-existing condition. This option has helped some people to consider Private Health Insurance for the first time and has caused others with cover elsewhere, to switch to General &amp; Medical.</p>
<b>Enhanced Mental Health</b>	This option gives members cover for treatment if they are diagnosed with a mental health condition, up to a maximum limit of 48 days per membership year for in-patient and/or day-case treatment, and up to a maximum limit of £2,000 per membership year for out-patient treatment. Full terms and conditions are available in your policy documents.
<b>Dental Benefit</b>	Our Dental Benefit is automatically included in our Business Elite level of cover, and may be added as an extra cost option to our other levels of Business Healthcare policies: Business Prime, Module 1 and Module 2. Our Dental Benefit pays towards routine dentistry needs, such as Examinations, Fillings, X-Rays, Root Canal Treatment and Crown and Bridge work, it also includes Emergency Dental Treatment (for example treatment which would normally be routine, but is necessary out of hours or at very short notice). This benefit will also pay towards Dental Injury needs, where treatment is necessary as the result of an accident. Sublimits and a 6 month qualifying period apply, and full terms and conditions are given in your relevant policy documents.
<b>Optical &amp; Audiology Benefit</b>	Our standard Optical & Audiology Benefits are automatically included in our Business Elite level of cover, however our Optical & Audiology Benefit upgrade may be added as an extra cost option to our other levels of Business Healthcare policies: Business Prime, Module 1 and Module 2. Our Optical & Audiology Benefit upgrade pays benefit towards ophthalmic consultations and associated sight testing, as well as benefit towards hearing tests and prescription hearing aids. (Our Business Elite level of cover also includes additional Optical benefit which will contribute towards Spectacles and/or Contact Lenses, however this is not included in the upgrade for Business Prime, Module 1 and Module 2.)

