

Benefits At A Glance -

Channel Islands Individual & Family Healthcare

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

CHANNEL ISLANDS HEALTHCARE

In-Patient & Day-Case Benefits	Islands	Islands Plus	Islands 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)		✓	✓
Treatment for Cancer			
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
Hospice Care (£75 donation per night) For Policy Lifetime		£7,500	£7,500
Palliative Treatment (and/or End of Life Care) For Policy Lifetime	✓	✓	✓
Out-Patient Benefits & GP Referred Services			
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	£250	✓	✓
Complementary Therapies	£250	£500	£750
Treatment for Cardiovascular Conditions	£250	✓	✓
Mental Health Counselling/Therapy	✓	✓	✓
Maternity			
Complications of Pregnancy (defined conditions only)		✓	✓
Maternity Cash Benefit		£150	£250
Private Maternity			£2,500
Dental			
Routine Dental Consultations & Treatment (which includes Emergency Treatment) & Dental Injury			£600
Optical			
Consultations & Eye Tests			£250
Spectacles & Contact Lenses			£250
Audiology			
Hearing Tests & Prescription Hearing Aids			£250

Cash Benefits

Hospital Cash Benefit (£250 per night/up to 30 nights)
Life Cash Benefit
In-Patient Stay Birthday Cash Benefit
Personal Accident Cash Benefit (per accident)
Temporary Disablement Cash Benefit (per month up to 6 months)
Critical Illness Cash Benefit
Cover for Boarding Pets Cash Benefit

	Islands	Islands Plus	Islands Elite
Hospital Cash Benefit (£250 per night/up to 30 nights)	£7,500	£7,500	£7,500
Life Cash Benefit		£2,000	£3,000
In-Patient Stay Birthday Cash Benefit		£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

Other Benefits

Health & Wellbeing Services
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)
Travel Costs For Parent Or Qualified Nurse Accompanying A Child For Treatment To Another Bailiwick Or UK (6 trips and per return trip)
Accommodation Costs For Parent Or Qualified Nurse Accompanying A Child For Treatment To Another Bailiwick Or UK (6 trips)
Hospital Parking Charges
Emergency Medical Cover outside the UK or Channel Islands
Monitoring of a Pre-cured Eligible Condition (during a 24 month period)
Lifestyle Rewards

	Islands	Islands Plus	Islands Elite
Health & Wellbeing Services	✓	✓	✓
24 Hour GP Advice Line/GP Video Consultation Appointments	✓	✓	✓
Home Nursing	£1,500	✓	✓
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
Hospital Parking Charges		£300	£300
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-3022-B-V1.19 Copyright General & Medical Finance Ltd 2024.

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:

Hospital Choices	First Choice, Freedom, Premium and Guided Care Hospital options are available.
Excess Options	Excess options of 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:

Cover for Pre-existing Conditions	<p>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"> Acne Asthma Diabetes Eczema Glaucoma Hypertension Psoriasis Arthritis Carpal Tunnel Syndrome Crohn's Disease Fibrocystic Breast Disease Gastro-Oesophageal Reflux Disease Ulcerative Colitis Varicose Veins <p>Cover is subject to an annual limit of £1,000 per condition, rolling up to £10,000 after 10 continuous years membership with no related claims. Any child selected for the pre-existing condition upgrade will be charged at our full child rate plus the upgrade supplement.</p>
Enhanced Mental Health	<p>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.</p>

