Summary of benefits

Your summary of benefits

Islands Health Plan	Core
Area of cover	Guernsey, Jersey and Isle of Man, UK and Europe
Hospital network	Islands Health Plan Directory of Hospitals for UK and Channel Islands hospitals, any hospital in Europe
Extended hospital network option	+
Inpatient and day patient treatment	
Hospital and accommodation charges	✔
Out of directory cash benefit when a member receives treatment at a facility in the UK not listed in the Islands Health Plan Directory of Hospitals	£100 each day / night
Specialist fees (surgeons, anaesthetists and physicians)	✔
Parent hospital accommodation: Charges for one parent staying with a covered child under 18 who is receiving eligible treatment	✔
Hotel accommodation for one parent staying near a covered child under 18, receiving eligible inpatient treatment outside their home town	£100 a night up to £500 per year
Emergency outside of Europe cover	✘
Cash benefit for each night you receive free inpatient treatment and free hospital accommodation within the UK or Channel Islands	✘
Psychiatric treatment	100 days per member lifetime
Outpatient cover	
Surgical procedures	✔
Computerised tomography (CT scan), magnetic resonance imaging (MRI scan) and positron emission tomography (PET scan) received as an inpatient, day patient or outpatient at any hospital in Europe and scanning centre within the Islands Health Plan Directory of Hospitals	✔
Computerised tomography (CT scan), magnetic resonance imaging (MRI scan) and positron emission tomography (PET scan) per visit for using a CT, MRI or PET facility in the UK that is not listed as a scanning centre in the Islands Health Plan Directory of Hospitals	£100 each visit
Cancer cover	
Radiotherapy and chemotherapy received as an inpatient, day patient or outpatient	✔
Chemotherapy and/or biological drug treatment to prevent a recurrence of cancer or to maintain remission	✔
Day patient and outpatient radiotherapy and chemotherapy cash benefit when treatment and accommodation has been free of charge	£50 per day up to £5,000 per year
Cash benefit when taking part in an experimental ethically approved cancer drugs trial	Up to £1,000 per year
Nurse to give you chemotherapy for cancer or antibiotics by intravenous drip at home	✔
Palliative care	✔
Dental and optical	
Accidental damage to teeth	✘
Dental treatment (non-routine dental treatment)	+
Optical cover – prescribed glasses and contact lenses	
Eye test	
Other benefits	
General Practitioner fees (within your principal island of residence)	Up to £100 per year
Ambulance transport – for road ambulance for emergency transport to or between hospitals	✔
Evacuation and repatriation service	✔
Transportation from the Islands to UK or another Island (for treatment not available locally)	Up to £1,500 per year
Hotel accommodation in another Channel Islands or the UK for the night before or the night of treatment, where treatment isn't available locally	£150 a night up £600 per year
Virtual Doctor service Virtual prescription costs	✔ £200 per year for prescriptions issued through the Virtual Doctor service
Mind Health service	✔
Second Medical Opinion service	✔

Key ✔ Included ✘ Not included + Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently

Tailor your cover with our optional benefits

Dental and optical cover

Cover includes:

- ✔ 80% of the cost for non-routine dental treatment, up to £150 each year
- ✔ Up to £60 towards one eye test each year
- ✔ 80% of the cost for prescription glasses and contact lenses, up to £100 each year.

Access to our extended network of hospitals

As well as access to hospitals in Europe, the Channel Islands and the UK (as listed in the Islands Health Plan Directory of Hospitals), you can choose to extend your hospital network and gain access to a greater selection of hospitals in London.

Like most health insurance policies, there are a number of exclusions on our Islands Health Plan

Some of the key exclusions include:

- ✘ Treatment of medical conditions that you were aware of before you joined unless our medical history disregarded option is selected (available only for corporate groups of 10 or more)
- ✘ Treatment of chronic conditions
- ✘ Routine dental check-ups
- ✘ Routine pregnancy and childbirth except for complications
- ✘ Preventative treatment
- ✘ Claims if you have travelled outside of Europe to get treatment
- ✘ For treatment in the UK, any inpatient or day patient treatment, MRI, CT or PET scans and oral surgical procedures not received in a hospital, scanning centre or facility listed in the Islands Health Plan directory of hospitals.

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