

Summary of benefits

Your summary of benefits

Secretary of the Secretary		
Secretary of the control of the cont	Islands Health Plan	Classic
seal methods where the should receive system seed all associated second systems. Any systems in transport section section should be a second section of the systems therefore section section should be a section of the section of the section of the section section section of the section of th	Area of cover	
special of aday patient treatment Soysified and eccommodel from those an employ receives treatment at a feelity in the Unit of Sine of Intelligence (surgeous, associations) and applications) Led accommodel from the many particles of the property of the second state of the second stat	Hospital network	
Logical and accommodations changed as a commodation change of the comm	Extended hospital network option	+
And of districtly can't benefit where an embrare recives unsames at a facility in the UK not liceria in the blanch feed (suppose, manethrishts and physicians) possible feed (suppose, manethrishts and physicians) coal accommodation for one parties which a find is in treatful and in the spatial of the age of 11 and covered by the pality LEO's inglish to be feel the coal to see the parties of this is in treatful and in the spatial of the age of 11 and covered by the pality LEO's inglish to 100 keyes are parties which is in the pality of the pality of the pality of the spatial of the pality of the spatial of the pality of th	Inpatient & day patient treatment	
pecalitifes barrageon, anosabethic and physicians or werk accommodation change for the passent style in aboptal which is did in this hoppial which this did not in the plant of this and coursed by the polity or according to a possent which as child in a hoppial or accommodation which the UK or Channel belands SSP per light to the LDDD per year. The plant is fulf for in pr. 8 x werk extraction in any year as benefit for each rightly to receive the reinjuscion traction and the boppial accommodation within the UK or Channel belands SSP per light to the LDDD per year. The plant of the Company are member lifetime to the LDDD per year. The plant of the Company are member lifetime to the LDDD per year in the plant of the plant of the LDDD per year. The plant of the Company are member lifetime to the LDDD per year in the plant of the LDDD per year. The LDDD per year is the LDDD per year in the LDDD per year in the LDDD per year in the LDDD per year. The LDDD per year is the LDDD per year in	Hospital and accommodation charges	√
the content accommendation for charges for one power staying in longital with a child undor the age of the and convent day the policy of the content and staying the policy of the policy of the content and staying the policy of the content and staying the policy of the content and staying the policy of the pol	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
Select accommodation for one purent while a child is in hospital recrease, practice of surger cover substitute for unpercent or product of the surger cover substitute for the select in grid you procedure fine inparted treatment and fee hospital accommodation within the UK or Channel Islands spatial regarded from the select in grid you procedure fine inparted treatment and fee hospital accommodation within the UK or Channel Islands spatial recommodation (psychiatric treatment) substitute for your procedure fine inparted treatment and fee hospital accommodation within the UK or Channel Islands support for experiment and you poil as it services and selecting spatial recommodation in any long lab at several and selecting spatial recommodation in a sylv hogital as it supportion at several and seal commitment and selecting for selecting spatial recommodation at selecting page 100 for selecting and several and positive or septial recommodation and several page 100 for selecting	Specialist fees (surgeons, anaesthetists and physicians)	√
integrately autide of surgin coor able benefit for each night you receive free inpadent treatment and fee hospital accommodation within the UK or Channel blands benefit for each night you receive free inpadent treatment and fee hospital accommodation within the UK or Channel blands but patients populated by patients or processors unjectly procedures unjectly	Parent accommodation: Charges for one parent staying in hospital with a child under the age of 18 and covered by the policy	√
Treatment for confidence of control of Explose of Section 1 to a total of Explose of Section 1 to a days per member lifetime ***Provided proportions** ***Provided proportions** ***Provided provided to the control of Explose of Section 1 to a days per member lifetime **Provided provided to the Control of Section 1 to a days per member lifetime **Provided provided to the Control of Section 1 to a day per member lifetime **Provided provided to day to a day to a position of the Section 1 to a days per member lifetime **Provided provided to day to a day to a position of the Section 1 to a days per member lifetime **Provided provided to day to a day to a position of the Section 1 to a position of the Section 1 to a days per member lifetime **Provided provided to day to a day to a position of the Section 1 to a days per member lifetime **Provided provided to a day to a position of the Section 1 to a days per member lifetime **Provided provided to a day to a position of the Section 1 to a days per member lifetime **Provided provided pro	Hotel accommodation for one parent while a child is in hospital	5
special convolution: creatment. ***Displace to cover a special production of construction of the comparison of the country of	Emergency outside of Europe cover	
Authorition Covers Application Covers Applic	Cash benefit for each night you receive free inpatient treatment and free hospital accommodation within the UK or Channel Islands	£50 per night up to £2,000 per year
ugical procedures wy procedure of procedures wy procedure of procedures wy procedure of procedures wy procedure of procedures and procedure of the procedure of procedures and procedu	Inpatient psychiatric treatment	100 days per member lifetime
comparisoned compagnity (CT count, magnetic espenance imagine (MSI scant) and poulton entision to mengaphy (EEI scant) reached as an impatient, any spenial real transposed as an impatient, any spenial real transposed as a scanning centre in the Islands Realth Plan Directory of Hospitals compared to engage by (EEI scant) pervisit for using a CT, in the EEI county of EEI scant) pervisit for using a CT, in the EEI county of EEI scant) pervisit for using a CT, in the EEI county of EEI scant) pervisit for using a CT, in the EEI county of EEI scant) pervisit for using a CT, in the EEI county of EEI scant) pervisit for using a CT, in the EEI county of EEI scant) pervisit for using a CT, in the EEI county of EEI scant) pervisit for using a CT, in the EEI county of EEI c	Outpatient cover	
ay patient or outgaliant at any hispatial in turope and saminity centre within the Islands Health Plan Directory of Hospitals or outgaliant at any hispatial in turope and saminity centre within the Islands Health Plan Directory of Hospitals. It is of PTE distility in the UK that is not listed as a scanning centre in the Islands Health Plan Directory of Hospitals. Up to 1,000 per year protectioner charges unpleased the Comment of Preferred Physiotherapy and/or complementary practioner charges unpleased the Comment of Preferred Physiotherapy and/or complementary practioner charges unpleased the Comment of Preferred Physiotherapy and/or complementary practioner charges unpleased the Comment of Preferred Physiotherapy and/or complementary practioner charges unpleased and themotherapy received as an inpatient, day patient or outpatient ung teasement to prevent recurrence of cancer (excluding pre-exciting conditions) ungertain and outpatient limit applies to routine monistoring consultations, tests and reviews for cancer) ungertain and outpatient limit applies to routine monistoring consultations, tests and reviews for cancer) ungertain and outpatient middlehropy and chemotherapy cash benefit when treatment and accommodation has been free of charge unperfamental treatment for cancer unchased of wings or other temporary head coverings during active treatment of cancer unchase of wings or other temporary head coverings during active treatment of cancer unchase of wings or other temporary head coverings during active treatment of cancer unchase of wings or other temporary head coverings during active treatment of cancer unchase of wings or other temporary head coverings during active treatment of cancer unchase of wings or other temporary head coverings during active treatment of cancer unchase of wings or other temporary head coverings during active treatment of cancer unchase of wings or other temporary head coverings during active treatment of cancer unchase of wings or other temporary head cover	Surgical procedures	V
Institute of the UKI that is not listed as a scamming centre in the Islands Iteratin Plan Directory of Hospitals pecialist consultations pecialist consultations pecialist consultations pecialist consultations promplementary practitioner changes prospections of the UKI that is not listed as a scamming centre in the Islands Iteration Plan Directory of Hospitals program is a practitioner changes prospective of the UKI plan Islands Iteration Plan Directory of Hospitals program is a practitioner changes prospective of the UKI plan Islands Iteration Plan Islands Islands Iteration Plan Islands Iteration Plan Islands Islands Iteration Plan Islands Iteration Plan Islands Islands Iteration Plan Islands	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	✓
pecialist consultations maplementary practitioner charges maplementary practitioner charges maplementary practitioner charges propositioner instantment up to 10 toesclones per year. Further sessions available under specialist referral up to your outpatient limit ancer cover addictherapy and chemotherapy received as an inpatient, day patient or outpatient rule; treatment to prevent recurrence of sancer (excluding pre-existing conditions) of the proposition of the prevent recurrence of cancer (excluding pre-existing conditions) of the proposition of the prevent recurrence of cancer (excluding pre-existing conditions) of the proposition of the prevent recurrence of cancer (excluding pre-existing conditions) of the proposition of the prevent recurrence of cancer (excluding pre-existing conditions) of the prevent recurrence of cancer (excluding pre-existing conditions) of the prevent recurrence of cancer (excluding pre-existing conditions) of the prevent recurrence of cancer (excluding pre-existing consultations, tests and reviews for cancer) of the prevent recurrence of cancer (excluding pre-existing consultations, tests and reviews for cancer) of the prevent recurrence of cancer (excluding prevents) of the prevent recurrence of the prevent victor of the prevent recurrence of the prevent victor of the prevent	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
to pleamentary practitioner changes thysiotherapy thysiotherapy thysiotherapy thisiotherapy received as an inpatient, day patient or outpatient thisiotherapy and chemotherapy received as an inpatient, day patient or outpatient thisiotherapy and chemotherapy received as an inpatient, day patient or outpatient thisiotherapy and chemotherapy received as an inpatient, day patient or outpatient thisiotherapy and chemotherapy received as an inpatient, day patient and outpatient timit applies to routpatients this patient and outpatient individuality and themotherapy cosh benefit when treatment and accommodation has been free of charge the patients and outpatient adoubterapy and chemotherapy cosh benefit when treatment and accommodation has been free of charge the patients are patients and outpatient adoubterapy and chemotherapy cosh benefit when treatment and accommodation has been free of charge the patients are patients and outpatient adoubterapy and chemotherapy cosh benefit when treatment and accommodation has been free of charge the patients are patients and outpatient adoubterapy and chemotherapy cosh benefit when treatment for cancer **Cosh and conditions to be agreed before treatment to papient a chemotherapy and chemotherapy cosh benefit when treatment of cancer **Logical cosh in the patients of the part of the part of the patients are patients and promotherapy and coverings during active treatment of cancer **Logical cosh in the patients of the part of the body **Logical cosh in the patients of the part of the body **Logical cosh in the patients of the patients of the patients of the body **Logical cosh in the patients of the p	Outpatient treatment combined overall limit	Up to £1,000 per year
implementary practitioner changes implementary practition changes implementary pra	Specialist consultations	
ingrountic tests and preventing any and chemotherapy received as an inpatient, day patient or outpatient from up treatment to prevent recurrence of cancer (excluding pre-existing conditions) Interpretation of combined outpatient limit applies to routine monitoring consultations, tests and reviews for cancer) Interpretation of combined outpatient limit applies to routine monitoring consultations, tests and reviews for cancer) Interpretation of combined outpatient limit applies to routine monitoring consultations, tests and reviews for cancer) Interpretation of combined outpatient limit applies to routine monitoring consultations, tests and reviews for cancer) Interpretation of combined outpatient limit applies to routine monitoring consultations, tests and reviews for cancer) Interpretation of combined outpatient limit applies to routine monitoring consultations, tests and reviews for cancer) Interpretation of combined outpatient limit applies to conditions to be agreed before treatment of cancer Interpretation of combined outpatient limit applies to conditions to be agreed before treatment of cancer Interpretation of combined outpatient limit applies to conditions to be agreed before treatment of cancer Interpretation of combined outpatient limit applies to conditions to be agreed before treatment of cancer Interpretation of combined outpatient limit applies to conditions to be agreed before treatment of cancer Interpretation of the service of the combined limit of £1,500 per year Interpretation of the temporary head coverings during active treatment of cancer Interpretation of the temporary head coverings during active treatment of cancer Interpretation of the temporary head coverings during active treatment of cancer Interpretation of the temporary head coverings during active treatment of cancer Interpretation of the temporary head coverings during active treatment of cancer Interpretation of the temporary head coverings during active treatment of cancer Interpretation of the temporary hea	Complementary practitioner charges	
isagnostic tests addictoreary and chemotherapy received as an inpatient, day patient or outpatient for greatment to prevent recurrence of cancer (excluding pre-existing conditions) **Comparison of Control of Control **Control of Control **Control of Control **Control **Contr	Physiotherapy	Further sessions available under specialist referral up to your
Additiotherapy and chemotherapy received as an inpatient, day patient or outpatient into greatment to prevent recurrence of cancer (excluding pre-existing conditions) *** *** *** *** ** *** *** *	Diagnostic tests	outpatient limit
roug treatment to prevent recurrence of cancer (excluding pre-existing conditions) violiow up consultations (combined outpatient limit applies to routine monitoring consultations, tests and reviews for cancer) violiow up consultations (combined outpatient addictherapy and chemotherapy cash benefit when treatment and accommodation has been free of charge xperimental treatment for cancer Costs and conditions to be agreed before treatment to be agreed before treatment to be spread before treatment to the spread before tre	Cancer cover	
billow-up consultations (combined outpatient limit applies to routine monitoring consultations, tests and reviews for cancer) lay patient and outpatient radiotherapy and chemotherapy cash benefit when treatment and accommodation has been free of charge Eso per day up to £5,000 per year Costs and conditions to be agreed before treatment (sopital-at-home In the standard outpatient radiotherapy and chemotherapy cash benefit when treatment and accommodation has been free of charge Costs and conditions to be agreed before treatment (sopital-at-home In the standard outpatient radiotherapy and chemotherapy cash benefit when treatment and accommodation has been free of charge Costs and conditions to be agreed before treatment (sopital-at-home In the standard outpatient radiotherapy and chemotherapy cash benefit when treatment of cancer Combined limit of £1,500 per year Combined limit of £1,500 per year Combined limit of £1,500 per year Lay to £400 per year for person per	Radiotherapy and chemotherapy received as an inpatient, day patient or outpatient	∨
pasy patient and outpatient radiotherapy and chemotherapy cash benefit when treatment and accommodation has been free of charge E50 per day up to £5,000 per year Costs and conditions to be agreed before treatment (ospital-at-home	Drug treatment to prevent recurrence of cancer (excluding pre-existing conditions)	✓
xperimental treatment for cancer xperimental supports, knee braces and pneumatic walking boots xperimental supports, knee braces and supports, knee braces and supports, knee braces and supports, knee braces and supports, knee braces during active treatment of £1,500 per year xperimental supports, knee braces and supports, knee braces during active treatment of £1,500 per year xperimental supports, knee braces and supports, knee braces during active treatment of £1,500 per year xperimental supports, knee braces and supports, knee braces during active treatment of £1,500 per year xperimental supports, knee braces and supports, knee braces during active treatment of £1,500 per year xperimental supports, knee braces during active treatment of £1,500 per year xperimental supports, knee braces during active treatment of £1,500 per year xperimental supports, knee braces during active treatment of £1,500 per year xperimental supports, knee braces during active treatment of £1,500 per year xperimal supports, kn	Follow-up consultations (combined outpatient limit applies to routine monitoring consultations, tests and reviews for cancer)	∨
In the state of th	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
Alliative care pinal supports, knee braces and pneumatic walking boots Atternal prostheses during active treatment of cancer turchase of wigs or other temporary head coverings during active treatment of cancer Atternal Prostheses during active treatment of cancer Atternal Prosthesis and contact lenses Atternal Prosthesis - an artificial, removable replacement for a part of the body Atternal prosthesis - an artificial, removable replacement for a part of the body Atternal prosthesis - an artificial, removable replacement for a part of the body Atternal prosthesis - an artificial provide an arranged by AXA Global Healthcare Group¹ Avacuation and repartriation service Avacuation and repartriation service Avacuation from the Islands to UK or another Island (for treatment not available locally) Avacuation from the Islands to UK or another Island (for treatment not available locally) Avacuation prescription costs Avacuation pres	Experimental treatment for cancer	Costs and conditions to be agreed before treatment
pinal supports, knee braces and pneumatic walking boots xternal prostheses during active treatment of cancer urchase of wigs or other temporary head coverings during active treatment of cancer vertal & optical cocidental damage to teeth vertal treatment (non-routine dental treatment) potical cover – Prescribed glasses and contact lenses vertes vert	Hospital-at-home	V
Acternal prostheses during active treatment of cancer Up to £400 per year Up to £400 per year for prescriptions issued through the Virtual Doctor service Up to £400 per year for prescriptions issued through the Virtual Doctor service Up to £400 per year for prescriptions issued through the Virtual Doctor service Up to £400 per year for prescriptions issued through the Virtual Doctor service Up to £400 per year for prescriptions issued through the Virtual Doctor service Up to £400 per year for prescriptions issued through the Virtual Doctor service Up to £400 per year for prescriptions issued through the Virtual Doctor service Up to £400 per year for prescriptions issued through the Virtual Doctor service Up to £400 per year for prescription year	Palliative care	✓
Internal prosthese during active treatment of cancer Vertal & optical Vertal (non-routine dental treatment) Vertal (non-routin	Spinal supports, knee braces and pneumatic walking boots	
rental & optical accidental damage to teeth accidental damage to teeth bental treatment (non-routine dental treatment) bytical cover – Prescribed glasses and contact lenses byte test byte test byter benefits acternal prosthesis – an artificial, removable replacement for a part of the body ambulance transport – for road ambulance for emergency transport to or between hospitals accidental damage to teeth byter benefits byters acternal prosthesis – an artificial, removable replacement for a part of the body ambulance transport – for road ambulance for emergency transport to or between hospitals accidental damage to teeth byters byters byters control of the benefits accidental damage to teeth byters byters byters control of the benefits accidental damage to teeth byters byters control of the benefits control o	External prostheses during active treatment of cancer	Combined limit of £1,500 per year
ccidental damage to teeth central treatment (non-routine dental treatment) potical cover – Prescribed glasses and contact lenses ye test *** *** ** ** ** ** ** **	Purchase of wigs or other temporary head coverings during active treatment of cancer	Up to £400 per year
the total treatment (non-routine dental treatment) The properties of the prostribed glasses and contact lenses The prostribed glasses and contact glasse	Dental & optical	
potical cover – Prescribed glasses and contact lenses ye test Other benefits Atternal prosthesis – an artificial, removable replacement for a part of the body Institute transport – for road ambulance for emergency transport to or between hospitals Avacuation and repatriation service Institutal Doctor service Initiual Doctor service Initiual prescription costs Initial Service Initial Prescription service Initial	Accidental damage to teeth	×
ye test Atternal prosthesis – an artificial, removable replacement for a part of the body Atternal prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable policies of how long you remain a member of a plar arranged by AXA Global Healthcare Group¹ Annual prosthesis – an artificial, removable policies of how long you remain a member of a plar arranged by AXA Global Healthcare Group¹ Annual prosthesis – an artificial, removable policies of how long you remain a member of a plar arranged by AXA Global Healthcare Group¹ Annual prosthesis – an artificial, removable policies of how long you remain a plan arranged by AXA Global Healthcare Group¹ Annual prosthesis – an artificial,		
Atternal prosthesis – an artificial, removable replacement for a part of the body Atternal prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prosthesis – an artificial, removable replacement for a part of the body Annual prostate for prostate for prostate for prostate for prostate for part of the body Annual prostate for prostate for prostate for part of the body Annual prostate for prostate for part of the body Annual prostate for prostate for part of the body Annual prostate for prostate for part of the body Annual prostate for prostate for part of the body Annual prostate for part of the body Annual prostate for part of the body Annual prostate for prostate for part of the body Annual prostate for part of the body Annua	Dental treatment (non-routine dental treatment)	
xternal prosthesis – an artificial, removable replacement for a part of the body In the E5,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group¹ In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Islands to UK or another Island (for treatment not available locally) In the Islands to UK or another Islands		+
Arranged by AXA Global Healthcare Group ¹ Arranged by AXA Global	Optical cover – Prescribed glasses and contact lenses	+
vacuation and repatriation service ransportation from the Islands to UK or another Island (for treatment not available locally) Up to £1,500 per year ritual Doctor service ritual prescription costs £200 per year for prescriptions issued through the Virtual Doctor service econd Opinion service	Optical cover – Prescribed glasses and contact lenses Eye test	+
Transportation from the Islands to UK or another Island (for treatment not available locally) Up to £1,500 per year Urtual Doctor service Intual prescription costs E200 per year for prescriptions issued through the Virtual Doctor service econd Opinion service	Optical cover – Prescribed glasses and contact lenses Eye test Other benefits	Up to £5,000 regardless of how long you remain a member of a plan
Firtual Doctor service Firtual prescription costs Find Health service Fecond Opinion service Fecond Opinion service	Optical cover – Prescribed glasses and contact lenses Eye test Other benefits External prosthesis – an artificial, removable replacement for a part of the body	Up to £5,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group ¹
find Health service econd Opinion service £200 per year for prescriptions issued through the Virtual Doctor service	Optical cover – Prescribed glasses and contact lenses Eye test Other benefits External prosthesis – an artificial, removable replacement for a part of the body Ambulance transport – for road ambulance for emergency transport to or between hospitals	Up to £5,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group ¹
econd Opinion service	Optical cover – Prescribed glasses and contact lenses Eye test Other benefits External prosthesis – an artificial, removable replacement for a part of the body Ambulance transport – for road ambulance for emergency transport to or between hospitals Evacuation and repatriation service	Up to £5,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group ¹
	Dental treatment (non-routine dental treatment) Optical cover – Prescribed glasses and contact lenses Eye test Other benefits External prosthesis – an artificial, removable replacement for a part of the body 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) Virtual Doctor service Virtual prescription costs	Up to £5,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group¹ ✓ Up to £1,500 per year
4/7 Health Support Line ✓	Optical cover – Prescribed glasses and contact lenses Eye test Other benefits External prosthesis – an artificial, removable replacement for a part of the body 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) Virtual Doctor service	Up to £5,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group¹ Up to £1,500 per year £200 per year for prescriptions issued through the Virtual Doctor service
	Optical cover – Prescribed glasses and contact lenses Eye test Other benefits External prosthesis – an artificial, removable replacement for a part of the body 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) Virtual Doctor service Virtual prescription costs	Up to £5,000 regardless of how long you remain a member of a plan arranged by AXA Global Healthcare Group¹ Up to £1,500 per year £200 per year for prescriptions issued through the Virtual Doctor 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 & optical cover

Cover includes:

- \checkmark 80% of the cost for non-routine dental treatment, up to £150 each year
- $\checkmark \ \mathsf{Upto}\, \mathtt{£25}\, \mathsf{towards}\, \mathsf{an}\, \mathsf{eye}\, \mathsf{test}\, \mathsf{each}\, \mathsf{year}$
- ✓ 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
- **X** 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.

¹AXA Global Healthcare Group - AXA Global Healthcare (UK) Limited and its subsidiaries globally, including AXA Global Healthcare (EU) Limited and AXA Global Healthcare (Hong Kong) Limited.