



Summary of benefits

Your summary of benefits

Islands Health Plan	Classic
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	Optional – Access to additional London hospitals
In-patient & day-patient treatment	
Hospital and accommodation charges	Paid in full
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)	No annual maximum
Parent accommodation: Charges for one parent staying in hospital with a child under the age of 18 and covered by the policy	Paid in full
Hotel accommodation for one parent while a child is in hospital	£100 a night up to £500 per year
Emergency outside of Europe cover	Paid in full for up to 8 weeks treatment in any year up to a total of £25,000 a year
Cash benefit for each night you receive free in-patient treatment and free hospital accommodation within the UK or Channel Islands	£50 per night up to £2,000 per year
In-patient psychiatric treatment	100 days per member lifetime
Out-patient cover	
Surgical procedures	No annual maximum
Computerised tomography (CT scan), magnetic resonance imaging (MRI scan) and positron emission tomography (PET scan) received as an in-patient, day-patient or out-patient at any hospital in Europe and scanning centre within the Islands Health Plan Directory of Hospitals	Paid in full
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
Out-patient treatment combined overall limit:	Up to £1,000 per year
Specialist consultations	Treatment for GP referred physiotherapy and/or complementary practitioner treatment up to 10 sessions per year. Further sessions available under specialist referral up to your out-patient limit
Complementary practitioner charges	
Physiotherapy	
Diagnostic tests	
Cancer cover	
Radiotherapy and chemotherapy received as an in-patient, day-patient or out-patient	No annual maximum
Drug treatment to prevent recurrence of cancer (excluding pre-existing conditions)	No annual maximum
Follow-up consultations	No annual maximum within out-patient limit
Day-patient and out-patient radiotherapy and chemotherapy cash benefit when treatment and accommodation has been free of charge	£50 per day up to £5,000 per year
Experimental treatment for cancer	Costs and conditions to be agreed before treatment
Hospital-at-home	Paid in full
Palliative care	Included
Spinal supports, knee braces and aircasts. External prostheses during active treatment of cancer	Up to £1,500 per year
Purchase of wigs or other temporary head coverings during active treatment of cancer	Up to £400 per year
Dental & optical	
Accidental damage to teeth	No cover
Dental treatment (non-routine dental treatment)	Optional upgrade available
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 per membership lifetime
Ambulance transport – for road ambulance for emergency transport to or between hospitals	Paid in full
Evacuation and repatriation service	Paid in full
Transportation from the Islands to UK or another Island (for treatment not available locally)	Up to £1,500 per year
Virtual Doctor service	Included

Tailor your cover with our optional benefits

Dental & optical cover

Cover includes:

- 80% of the cost for non-routine dental treatment, up to £150 each year
- Up to £25 towards an 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 in-patient 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.