



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		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		No cover
Cash benefit for each night you receive free in-patient treatment and free hospital accommodation within the UK or Channel Islands		No cover
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
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 cover
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
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		
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

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.