

Every one needs a
ONE-STOP
flexible **health care** plan

GUERNSEY & ALDERNEY
PRIMARY CARE SCHEME

Read on and find out just how we'll help to **PROTECT** you and your family

Why Medical Insurance?

Ill health can unfortunately strike anyone at any time or age without warning. That's why it's important that you protect yourself and your family from unforeseen medical expenses by having a healthcare scheme. If you or one of your loved ones were ill, would you have to stop and think about the financial cost before getting the attention needed? Medical Insurance gives you the 'peace of mind' to get the treatment you need when you need it.

Why a Friendly Society?

Having decided that it is only sensible to safeguard against medical accounts, which scheme should you join of the many available? Friendly Societies, though differing in details, will offer additional benefits over and above the medical insurance you pay for – for example, dental and optical grants, financial help for orphans and student grants.

Why the Foresters?

Established in its present form as long ago as 1834, the Foresters is one of the largest and oldest established friendly societies. This is strictly a non-profit making society, all funds being applied for the benefit of the membership.

Security of Cover

Foresters allow you to renew your cover every year, no matter what your age or health record may be. Members have the benefit of experience and expertise acquired over approximately 200 years of operation and the confidence of belonging to a well-organised society that will not let them down in time of need.

Value for Money

From the benefits detailed on page 4 you will see that we have a limit of **£6,000** on the amount you can claim each year for primary care consultations and treatment.

Individual limits are set on surgery, physiotherapy and other available benefits, but by paying for additional cover, as detailed on page 6 realistic cover can be achieved against the majority of minor operations and other treatments.

Payment of Claims

The system is as simple as we can make it. Accounts for consultations by your GP are sent direct to the Society. As soon as you become entitled to benefit, you should never see a doctor's account for primary care again.

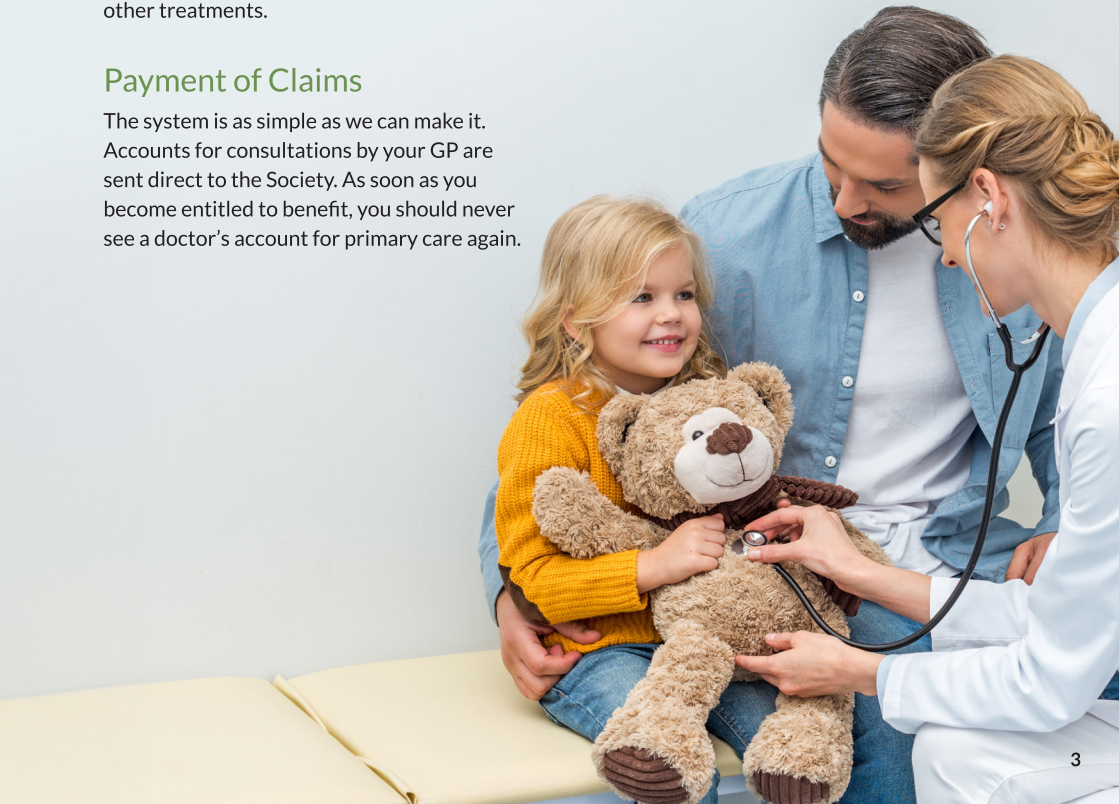
Accounts for special procedures and treatment received in the Emergency Dept. are sent to the patient first. This is because not every society offers the additional benefits, which the Foresters provide and not every member chooses to receive these optional benefits.

Premiums

Every effort is made to arrange the method of payment which suits you best. Payments can be made annually or monthly by means of cheque, card payments and direct debits.

Prompt Service

Inquiries for membership receive our immediate attention. When you have joined the Foresters any inquiry or request will receive the same prompt attention.



Primary Care Scheme

Our Primary Care scheme is designed to provide the base level of cover needed for Guernsey and Alderney residents.

The scheme provides cover for;

- ✓ Single or double doctors and nurses consultations, at the surgery or home
- ✓ Blood test
- ✓ Simple injections
- ✓ Ear syringe/suction
- ✓ Smear tests
- ✓ Attendance charges at the Emergency Department
- ✓ Primary care consultations at Princess Elizabeth Hospital
- ✓ Essential ambulance conveyance*

Primary Care cover will commence after three months membership contributions have been made. This may be reduced at the discretion of the Society.

All consultations are paid at the rate set by your doctor's surgery less the grant paid by the States of Guernsey Social Security Department for residents of Guernsey and Alderney.

There is an overall limit of **£6,000** paid in total in each calendar year for treatment received within the Primary Care Scheme.

*The maximum cover for Ambulance Conveyance is £2,000 per calendar year.

Premiums

Adult	£57.88	per person per month
or	£659.83	per person per year
Young Adult (19-25)	£49.20	per person per month
or	£560.86	per person per year
Child (18 and under)	£27.49	per person per month
or	£313.42	per person per year

*5% discount applied to policies paid annually in advance.

Geographic limit - Guernsey & Alderney

Let's talk about your lifestyle
and find a plan that allows you to

RELAX

One thing less to stress over



Additional Benefits Scheme

The Additional Benefits scheme is an optional additional policy aimed at increasing the cover available to members for additional items.

Items covered are shown within the table overleaf.

Additional benefits cover will commence after three months membership/contributions have been made. This may be reduced at the discretion of the Society.



Bronze

(Rate per person)

Monthly: **£3.00**

Annual: **£36.00**

Silver

(Rate per person)

Monthly: **£6.75**

Annual: **£81.00**

Gold

(Rate per person)

Monthly: **£13.00**

Annual: **£156.00**

Additional Benefits Cover Levels

ITEM OF COVER	BRONZE	SILVER	GOLD
Minor & intermediate procedures at your GP Practice and, Minor, Intermediate, Major & Critical Consultations charges at the Emergency Department (Princess Elizabeth Hospital)*	£500	£1,000	£2,000
General anaesthesia for dental surgical procedures	£300	£750	£1,500
Physiotherapy, osteopathy, chiropractic treatment, sports therapy, acupuncture, doppler, lymphodema	£120	£300	£600
Allergy testing	£120	£300	£600
Electrocardiographs (ECG), 24 hour heart monitoring & 24 Hour blood pressure monitoring	£150	£300	£600
Special injections & soft tissue injections*	£120	£300	£600
Well person checks (including fitness to drive consultations)	£120	£300	£600
Vitalograph & spirometry	£120	£300	£600
Audiometry (hearing) tests	£120	£300	£600
Chiropody & Podiatry*	£200	£200	£200

*to a combined maximum.

All of the above items are covered for treatment performed by a GP at the practice surgery unless otherwise stated.



Our add-ons will add
STRENGTH
to your cover, with a level
option to suit your lifestyle

Ex-Gratia Grants

The following grants do not form part of our insurance schemes.

After completing the deferment period applicable to your policy, each member may be entitled to:

- ✓ Up to £150.00 from our dental fund per calendar year in respect of dental treatment
- ✓ Up to £150.00 of optical treatment, glasses and contact lenses per calendar year
- ✓ A one-off claim from the subsidiary benefit fund per calendar year. Payments under this fund are at the discretion of the Society, to be used to assist members in financial hardship in respect of medical treatment (within standard policy rules)
- ✓ After two years membership has been completed a member may be entitled to a grant in respect of convalescent home care
- ✓ After two years membership has been completed a member may be entitled to an Educational Award grant
- ✓ Members may also make a grant claim for financial loss due to the result of a natural disaster i.e. storm, flood or lightning strike etc. All claims, if considered worth of assistance in excess of funds available with the court may be referred to Head Office with a request from the Court for an additional grant
- ✓ A member's next of kin may apply for a discretionary grant of £250 upon the death of said member, provided two years of continuous membership have been completed

Please note the above are goodwill grants available only as funds permit and are not eligible for increase under our insurance scheme(s).

Exclusions

The following items and charges are not covered within the insurance policies of Foresters Healthcare and no financial compensation will be payable in respect of invoices or receipts containing these items:

Specialist Consultations or Private Treatment

- Treatments, consultations or operations received at the medical specialist group or other private clinic
- Treatment recommended by the medical specialist group or other private clinic
- Treatment received by a general practitioner where the consultation and/or charge has been designated as specialist
- Blood tests performed at the medical specialist group or other private clinic
- Operations or procedures performed at the Princess Elizabeth Hospital
- Private room fees at the Princess Elizabeth Hospital
- Consultations at a medical cannabis clinic or virtual / telephone consultations relating to medical cannabis

Holiday & Travel Charges

- Consultations relating to travel or holiday
- Vaccinations, injections or prescription fees relating to travel

Off-Island Treatment

- Treatment received outside of Guernsey and Alderney

Dietician Fees

- Consultations or charges relating to services provided by a dietician or nutritionist

Homeopathy

- Consultations, treatment or prescriptions relating to homeopathy

Prescriptions & Medication

- Standard prescription collection charges
- Prescriptions or medication not covered under the States of Guernsey "White List"
- Prescriptions for medical cannabis

Massage & Complimentary Therapies

- Massage therapy or treatment including for medical purposes
- Reflexology
- Reiki
- Bowen Therapy

Equipment

- Purchase or hire of equipment or sundry items

Contraception & Devices

- Consultations relating to contraception
- Operations to fit contraceptive devices (whether for medical purposes or contraceptive needs)
- Contraceptive devices (whether for medical purposes or contraceptive needs)
- Injections, prescriptions or medication relating to contraception

Scans

- X-Rays
- Ultrasound Scans
- MRI Scans
- CT Scans

Administration Fees

- Charges for letters, form completion or reports from a medical practice, clinic or hospital
- Charges for failing to attend an appointment
- Charges applied to an overdue account or invoice

Un-qualified or Un-Regulated Medical Practitioners

- Consultations or treatment provided by a medical practitioner that does not hold the relevant qualifications to treat or advise a patient on the subject matter
- Consultations or treatment provided by a medical practitioner that is not known to the States of Guernsey and does not have their details held on the "Registers of all Regulated Health Professionals"

Psychology

- Consultations or treatment relating to mental health or psychology

Other

- Transportation by air or marine ambulance

Plan for the unexpected and get **PEACE OF MIND** with cover that will be there for whatever life throws at you

Premiums

5% Annual Pre-payment discount available on Primary Care scheme.

Accepted payment methods are:

- Direct debit (annual)
- Direct debit (monthly)
- Account (annual)

Standard Premium Rates: The Society reserves the right not to accept any application for membership or to charge non standard premium rates where an applicant has a pre-existing condition or presents a non standard risk.

Premium rates are subject to annual review.

Non standard rates may be applied at the discretion of the Society.

Discounts

Young Adults (19-25) may be eligible for a **15%** discount.

Children (18 and under) may be eligible for a **52.5%** discount.

Family or corporate group discounts are available at the following rates:

4 Members	10%
5 Members	15%
6 Members	20%
7 Members	25%
8 Members or more	30%

Other discounts are available with affiliated groups such as employers, trade unions or membership club benefits. To see if you are eligible for a discount with any of these affiliations please contact our office.

Please note, group or affiliation discounts on any members policy may not exceed a 30% maximum from the gross premium.



Family Membership, Group Membership & Affinity Group Discounts

Where there are four or more members in a family or group, premiums may reduce as we operate family and group membership schemes.

Reduced premium rates are charged to all members that are 25 years of age or under (subject to a satisfactory medical report).

The Society will also accept part family/group membership.

In some circumstances a parent or child(ren) may not wish, or be eligible, to join the Foresters and where some societies insist on complete families we are very happy to accept any number of applicants.

Social Membership

As a Court of the Foresters Friendly Society, we are also proud to offer social membership to those interested in joining. Social Membership provides access to our ex-gratia grants and also enables you to attend Court meetings and social events.

For more information on Social Membership please contact a member of our team.

Cancellation

A member may cancel the Policy at any time but should give written instructions and a refund would be sent for any full months unexpired period of cover unless notification of a claim has been received by the Society since renewal date.



Data Protection

On 25th of May 2018, The Data Protection Law (Bailiwick of Guernsey) Law, 2018 (Guernsey's equivalent legislation to the European Union's General Data Protection Regulation (GDPR)) came into force.

Foresters Healthcare is registered with the Office of the Data Protection Commissioner in Guernsey for the processing of data. We seek to comply fully with the Law and our Privacy Notice giving further information about how we comply with the Law can be found on our website: www.forestershealthcare.co.uk. Alternatively, a hard copy can be requested from us.

Please note that the basis for processing your personal data is the conclusion of a contract between us and you – the contract being your policy with us – as evidenced by your completed application form. We will only use your data for the purposes for which it was provided. We can also confirm that we only hold the data necessary for your policy, and that this data is only retained by us for a fixed period after you cease to be a policyholder with us.

Should you have any further questions in respect of our compliance with the Data Protection legislation, please feel free to contact us.

For further information please contact us at:

Esplanade House, 29 Glategny Esplanade
St Peter Port, Guernsey, GY1 1WR

Tel: (01481) 728864

Email: info@forestershealthcare.co.uk

www.forestershealthcare.co.uk