



[www.forestershealthcare.co.uk](http://www.forestershealthcare.co.uk)

GUERNSEY &  
ALDERNEY  
PRIMARY CARE  
SCHEME

We've got healthcare running  
**THROUGH  
OUR VEINS**  
after nearly 200 years in the business!

**MAKING  
HEALTH  
CARE  
SIMPLE**

Licensed by Guernsey Financial Services Commission





You deserve

# PEACE OF MIND

against the unknown

## 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. Your health shouldn't cost the earth, so let our team find a cost effective care solution to suit your lifestyle and pocket.

## Our 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
- ✓ Smear tests
- ✓ Ear syringe/suction
- ✓ Primary care consultations at Princess Elizabeth Hospital

***Combined max limit of £3,500 for all above.***

- ✓ Attendance, Assessment & Advice (Cat 1) Charges (ED) (*Limit of £500*)
- ✓ Essential ambulance conveyance (*Limit of £2,000*)

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.

### Premiums

per person per month

per person per year\*

Adult	£65.40	£745.56
Young Adult (19-25)	£55.59	£633.73
Child (18 and under)	£31.06	£354.14
Adult joining aged 65 or over*	£75.40	£859.56

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

Geographic limit - Guernsey & Alderney



## 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 below.

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



Bronze	Silver	Gold
Monthly: <b>£4.00</b>	Monthly: <b>£8.50</b>	Monthly: <b>£17.00</b>
Annual: <b>£48.00</b>	Annual: <b>£102.00</b>	Annual: <b>£204.00</b>

(Rate per person)

## Additional Benefits Cover Levels

ITEM OF COVER	BRONZE	SILVER	GOLD
Minor & intermediate procedures at your GP Practice & up to £150.00 in respect of Category 2 (Treatment) charges received at the Emergency Department (Princess Elizabeth Hospital) <sup>1 &amp; 2</sup>	£500	£1,000	£2,000
General anaesthesia for dental surgical procedures	£300	£750	£1,500
Physiotherapy, osteopathy, chiropractic treatment, sports therapy, acupuncture, doppler, lymphodema <sup>2</sup>	£120	£300	£600
Allergy testing	£120	£300	£600
Electrocardiographs (ECG), 24 hour heart monitoring & 24 Hour blood pressure monitoring <sup>2</sup>	£150	£300	£600
Special injections & soft tissue injections <sup>2</sup>	£120	£300	£600
Well person checks (including fitness to drive consultations)	£120	£300	£600
Vitalograph & spirometry <sup>2</sup>	£120	£300	£600
Audiometry (hearing) tests	£120	£300	£600
Chiropody & Podiatry <sup>2</sup>	£200	£200	£200

<sup>1</sup>The remaining £100 relating to Category 2 charges are billed in respect of Attendance & Assessments at the Emergency Department, which is covered within the Primary Care scheme (subject to cover limits).

<sup>2</sup>To a combined maximum



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 per calendar year in respect of any combination of dental or optical check-ups, treatment, glasses or contact lenses
- ✓ 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
- Consultations with a GP or nurse relating to weight management / weight loss programmes

### 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 or remove 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

## 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.

## 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.

## 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**.

**GROUP DISCOUNTS**  
ARE AVAILABLE FOR FAMILIES  
& CORPORATE POLICIES OF  
4 OR MORE INSURED MEMBERS

**Young Adults (19-25)** may be eligible for a **15%** discount. (subject to a satisfactory medical report).

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

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.

**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.

Plan for the unexpected and get

# PEACE OF MIND

with cover that will be there for whatever  
life throws at you

**For further information please contact us at:**

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Tel: (01481) 728864

Email: [info@forestershealthcare.co.uk](mailto:info@forestershealthcare.co.uk)

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## 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](http://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.

**COURT PRIDE OF SARNIA** Branch number 8143

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