

2026

Primary Care Scheme

GUERNSEY & ALDERNEY



www.forestershealthcare.co.uk

**MAKING
HEALTH
CARE
SIMPLE**

Licensed by the Guernsey Financial Services Commission

You deserve **PEACE OF MIND** against the unknown

Why Medical Insurance?

Medical insurance helps make healthcare more affordable while protecting you and your family from the financial impact of unexpected illness or injury. The cost of treatment can quickly add up, even for relatively routine medical conditions.

While it is easy to think that good health today will continue tomorrow, accidents and illnesses can affect anyone at any stage of life. Having medical insurance provides access to support when you need it most and helps give you the peace of mind that comes from knowing you are prepared for the unexpected.

Why Choose Foresters Healthcare?

Built on a heritage dating back to 1834, Foresters Healthcare continues to operate with the same community-focused ethos that has underpinned its healthcare offering for generations. We remain committed to providing affordable, locally administered healthcare insurance for residents of Guernsey, Alderney and Jersey.

Guided by long-standing values of service, care and community, we focus on delivering quality healthcare insurance and personal support to our policyholders.

Our experienced local team is based in St Peter Port and is available to provide support and guidance when you need it. Whether you choose to contact us by email, telephone or online, or visit our office, you can expect a personal and responsive service.

Policyholders may also choose to apply for membership of the Ancient Order of Foresters Friendly Society Court Pride of Sarnia 8143. Subject to the Society's rules and the availability of funds, members may be eligible to apply for a range of discretionary grants and benefits, including assistance towards dental and optical expenses and other member support initiatives.

We are also proud supporters of local charities, community organisations and sporting initiatives, helping to make a positive contribution to the communities we serve.

Our Prompt Service

Inquiries receive our immediate attention. When you have joined Foresters Healthcare, 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 extended doctors and nurses consultations, at the surgery or home
- ✓ Blood tests
- ✓ Smear tests
- ✓ Simple injections
- ✓ Ear syringe/suction
- ✓ Primary care consultations at Princess Elizabeth Hospital
- ✓ **Combined max limit of £3,500 for all above.**
- ✓ Attendance, Assessment & Advice (Category 1) at the Emergency department (*Limit of £500*)
- ✓ Essential road ambulance conveyance (*Limit of £2,000*)



Primary Care cover will commence after three months of policy premiums have been paid. This may be reduced at the discretion of Foresters Healthcare.

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	£73.25	£843.84
Young Adult (19-25)	£62.26	£717.24
Child (18 and under)	£31.07	£357.96
Adult joining aged 65 or over*	£84.45	£972.86

*A pre-paid discount is applied to policies paid annually in advance.



Additional Benefits Scheme



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

Items covered are shown within the table below.

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

Bronze	Silver	Gold
Monthly: £4.00	Monthly: £8.50	Monthly: £17.00
Annual: £48.00	Annual: £102.00	Annual: £204.00

(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) ^{1 & 2}	£500	£1,000	£2,000
General anaesthesia for dental surgical procedures	£300	£750	£1,500
Physiotherapy, osteopathy, chiropractic treatment, sports therapy, acupuncture, doppler, lymphodema ²	£120	£300	£600
Allergy testing at your GP Surgery	£120	£300	£600
Electrocardiographs (ECG), 24-hour heart monitoring & 24 Hour blood pressure monitoring ²	£150	£300	£600
Special injections & soft tissue injections ²	£120	£300	£600
Well person checks at your Doctor's Surgery (including fitness to drive consultations)	£120	£300	£600
Vitalograph & spirometry ²	£120	£300	£600
Audiometry (hearing) tests	£120	£300	£600
Chiropody & Podiatry ²	£200	£200	£200

¹ 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).

² To a combined maximum.

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



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 clinics**
- Treatment recommended by the **Medical Specialist Group or other private clinics**
- 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 clinics**
- 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

Massage & Complimentary Therapies

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

Prescriptions & Medication

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

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

Any Scans

- All diagnostic scans, including X-rays, Ultrasounds, CT scans and MRI 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

Unqualified or Unregulated 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

Equipment

- Purchase or hire of equipment or sundry items

Other

- Transportation by air or marine ambulance

Premiums

Annual pre-payment discount is available on Primary Care scheme.

Accepted payment methods are:

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

Standard Premium Rates: Foresters Healthcare reserves the right not to accept any application for cover 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 Foresters Healthcare.

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 policyholder may cancel the Policy at any time by giving written notice. A refund will be payable in respect of any full unexpired months of cover, unless a claim has been notified to Foresters Healthcare since the most recent renewal date.

Family Policies, Group Policies & Affinity Group Discounts

Where there are four or more policyholders 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 POLICYHOLDERS

Young Adults (19-25) may be eligible for a **premium of £62.26** per month. (subject to a satisfactory medical report).

Children (18 and under) may be eligible for a **premium of £31.07** per month.

Foresters Healthcare will also accept part family/group schemes.

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

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

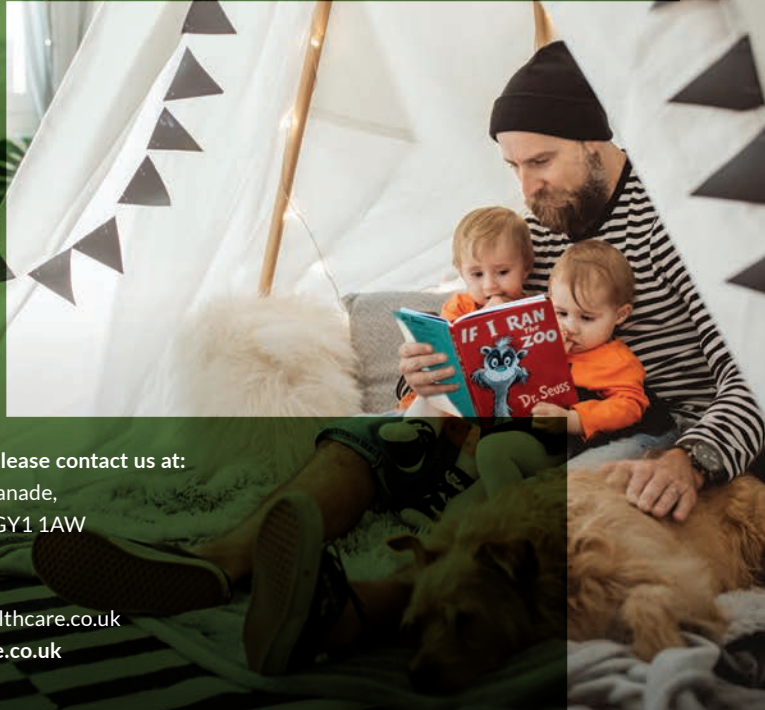
Please note, group or affiliation discounts on any policyholder's policy may not exceed a 28% maximum from the gross premium.



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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St Peter Port, Guernsey, GY1 1AW

Tel: (01481) 728864

Email: info@forestershealthcare.co.uk

www.forestershealthcare.co.uk

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 Policy giving further information about how we comply with the Law can be found on our website at:

<https://forestershealthcare.co.uk/privacy-policy/>. 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.