



Medical Insurance Brochure 2019



Why Medical Insurance?

Every thinking person in Guernsey and Alderney realises that medical insurance is a 'must' for individuals and families alike. Ill health can strike anyone at any time or age without warning. Unless you and your family are members of a healthcare scheme, a serious illness can bring real financial hardship. If you or your child were ill, would you have to stop and think, "Can I afford a night visit?" before getting the attention you or your child needed?

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 160 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 although we have a limit of £6,000 on the amount you can claim each year we believe this is a very generous limit.

Individual limits are set on surgery, physiotherapy and other available benefits, but by paying for additional units of benefit, as detailed on page 5 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 treatment 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, half annually, quarterly or monthly by means of cheque, cash, 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.

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 or nothing we are very happy to accept any number of applicants.

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.

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;

- + Doctor's and nurses consultations, at the surgery or at home.
- + Blood tests.
- + Simple injections.
- + Ear syringe/suction.
- + Smear tests.
- + Attend and Assessment Consultations 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.

Double/Extended consultations with a doctor or nurse are excluded from cover. These consultations will be paid at the rate of a single consultation, less the grant paid by the States of Guernsey.

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

Geographic limit - Guernsey & Alderney

Premiums

Adult

£47.67 per person per month or £543.44 per person per year

Young Adult (19-25)

£40.60 per person per month or £462.78 per person per year

Child (18 and under)

£33.52 per person per month, or £382.12 per person per year

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

Additional Benefits Scheme

Optional "add-on" scheme.

Overleaf is a table of covered items within our Additional Benefits scheme. Members can select a number of units between 1 and 10 in order to tailor the amount of cover required to their personal requirements.

Each unit provides the value of cover shown towards treatment for

each item per calendar year. It is not necessary to choose which items you require cover for, each unit provides cover for all items as listed.

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

Geographic limit - Guernsey & Alderney

Premiums

Adult, Young Adult & Child

Monthly Unit Rate: £1.00 per unit (per person)

Annual Unit Rate: £12.00 per unit (per person)

*No discount is available for the Additional Benefits scheme in respect of annual policies.

Additional Benefits Table of Cover

Item of Cover	Amount Covered per Unit									
	One Unit	Two Units	Three Units	Four Units	Five Units	Six Units	Seven Units	Eight Units	Nine Units	Ten Units
Minor & Intermediate Procedures at a GP practice surgery / Minor & Intermediate Categories at the Emergency Dept.	£150.00	£300.00	£450.00	£600.00	£750.00	£900.00	£1,050.00	£1,200.00	£1,350.00	£1,500.00
Dental Anaesthesia for oral surgical procedures performed at the hospital	£150.00	£300.00	£450.00	£600.00	£750.00	£900.00	£1,050.00	£1,200.00	£1,350.00	£1,500.00
Physiotherapy, Osteopathy, Chiropractic Treatment, Acupuncture, Doppler, Lymphedema and Bowen Therapy with a locally registered practitioner*	£60.00	£120.00	£180.00	£240.00	£300.00	£360.00	£420.00	£480.00	£540.00	£600.00
24 hour blood pressure monitoring	£60.00	£120.00	£180.00	£240.00	£300.00	£360.00	£420.00	£480.00	£540.00	£600.00
Allergy Testing	£60.00	£120.00	£180.00	£240.00	£300.00	£360.00	£420.00	£480.00	£540.00	£600.00
Electrocardiograph (ECG) & 24 hour heart monitoring	£60.00	£120.00	£180.00	£240.00	£300.00	£360.00	£420.00	£480.00	£540.00	£600.00
Special Injections	£60.00	£120.00	£180.00	£240.00	£300.00	£360.00	£420.00	£480.00	£540.00	£600.00
Well person checks	£60.00	£120.00	£180.00	£240.00	£300.00	£360.00	£420.00	£480.00	£540.00	£600.00
Vitalographs & Spirometry	£60.00	£120.00	£180.00	£240.00	£300.00	£360.00	£420.00	£480.00	£540.00	£600.00
Audiometry Test	£60.00	£120.00	£180.00	£240.00	£300.00	£360.00	£420.00	£480.00	£540.00	£600.00
Laser Treatment for removal of broken blood vessels after radio therapy	£60.00	£120.00	£180.00	£240.00	£300.00	£360.00	£420.00	£480.00	£540.00	£600.00

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

Major and Critical Care Scheme

Optional "add-on" scheme.

The "Major and Critical Care" scheme is designed to extend the cover already provided with other schemes towards treatment that can be received in the Emergency Department of the Princess Elizabeth Hospital.

The scheme provides cover for;

- + Emergency Department Major Category
- + Emergency Department Critical Category

The scheme provides cover for the above items to a combined limit of £1000.00 per calendar year.

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

Geographic limit - Guernsey & Alderney

Premiums

Adult, Young Adult & Child

£5.00 per person per month or

£60.00 per person per year

*No discount is available for the Major and Critical Care scheme in respect of annual policies.



Ex-Gratia Grants

The following grants do not form part of our primary care or additional benefits scheme.

After completing twelve months membership of the Society, each member may be entitled to:

- + A one off claim from our dental fund per calendar year in respect of dental treatment.
- + A one off claim from our optical fund per calendar year in respect of optical treatment and glasses contact lenses.
- + A one off claim from 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).

The amount claimable for the above grants is a third of the account(s) value, to a maximum of £120.00.

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.

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

Exclusions

No compensation shall be payable in respect of:

- + Double or extended consultations by a doctor or nurse.
- + Specialist or specialised consultations with a GP or procedures exceeding primary care or,
 - + Treatment or consultations at Medical Specialist Group or,
 - + Treatment recommended by the Medical Specialist Group.
- + Dietician Fees.
- + Homeopathy – All forms.
- + Massage Treatment.
- + Prescriptions fees or medication.
- + Holiday and Travel consultations including,
 - + Vaccinations or Drugs.
 - + Injections.
- + Contraception consultations for contraceptive or medical purposes including,
 - + Fitting of Devices.
 - + Operations.
 - + Drugs or Injections.
- + Foot care, Chiropody or Podiatry.
- + Private Treatment or Facilities including,
 - + Consultations.
 - + Operations or X-Rays/Scans.
 - + Blood Tests.
- + Administration Fees including charges for,
 - + Acquisition of letters, forms or reports from your doctor.
 - + Failed or missed appointments.
 - + Overdue accounts.
- + Treatment received outside Guernsey and Alderney.
- + Purchase or hire of equipment and sundries.



Premiums

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

All policies are payable on a monthly, quarterly, half-annual or annual basis.

Accepted payment methods are: Direct Debit, Credit/Debit Card, Cheque or Cash.

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 30% 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, discounts on any members policy may not exceed a 30% maximum from the gross premium.



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.

COURT PRIDE OF SARNIA
Branch number 8143

Once accepted into membership you will be welcome to attend
Meetings and Social Events.



Are your friends and relatives members?

If not tell them about the Order and the advantages of joining and you may be
eligible for an introductory bonus if their application is accepted.



For further information please contact us at:

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