



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

# A plan for every lifestyle





# Why? Because nobody is invincible.

## 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 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 5 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 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 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, 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.



## 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 Doctor's and nurses consultations, at the surgery or at home- Single or Double
- + Blood test
- + 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.

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

### Premiums

<b>Adult</b>	<b>£50.57</b> per person per month
	or <b>£576.50</b> per person per year
<b>Young Adult (19-25)</b>	<b>£42.98</b> per person per month
	or <b>£490.02</b> per person per year
<b>Child (18 and under)</b>	<b>£24.02</b> per person per month
	or <b>£273.84</b> per person per year

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

Geographic limit - Guernsey & Alderney



## Additional Benefits Scheme

To make our additional benefits scheme easier for our members to understand we have reorganised the additional benefits into three categories, Bronze, Silver and Gold.

On the following pages we have outlined what is covered under these scheme categories.

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



### Additional Benefits Premiums

#### Adult, Young Adult & Child

#### Gold

Monthly Rate: **£ 10.00** (per person)

Annual Rate: **£120.00** (per person)

#### Silver

Monthly Rate: **£ 5.00** (per person)

Annual Rate: **£60.00** (per person)

#### Bronze

Monthly Rate: **£ 2.00** (per person)

Annual Rate: **£24.00** (per person)

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

Geographic limit - Guernsey & Alderney



## Additional Benefits Table of Cover level available

Item of Cover	BRONZE COVER	SILVER COVER	GOLD COVER
Minor & intermediate procedures / operations performed at the GP practice surgery / minor & intermediate categories performed at the Emergency Department situated at the Princess Elizabeth Hospital	£300.00	£750.00	£1,500.00
Dental anaesthesia for general oral surgical procedures	£300.00	£750.00	£1,500.00
Physiotherapy, Osteopathy, chiropractic treatment, acupuncture, doppler lymphodema, Bowen therapy with a locally registered practitioner*	£120.00	£300.00	£600.00
24 Hour blood pressure monitoring	£120.00	£300.00	£600.00
Allergy testing	£120.00	£300.00	£600.00
Electrocardiographs (ECG) & 24 hour heart monitoring	£120.00	£300.00	£600.00
Special injections	£120.00	£300.00	£600.00
Well person checks	£120.00	£300.00	£600.00
Vitalograph & spirometry	£120.00	£300.00	£600.00
Audiometry testing	£120.00	£300.00	£600.00
Laser treatment for the removal of broken blood vessels after radio therapy	£120.00	£300.00	£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

**£2.50** per person per month or **£30.00** 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 insurance schemes.

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

- + Up to £120.00 from our dental fund per calendar year in respect of dental treatment
- + Up to £120.00 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 £150 upon the death of said member, provided five 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, charges and conditions 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

- Treatment or consultations 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

### 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 & Alderney

### Dietician Fees

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

### Homeopathy

- Consultations, treatment or prescriptions relating to homeopathy

### Massage Therapy

- Massage therapy or treatment including for medical purposes.

### Prescriptions and Medication

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

### 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

### Foot Care

- Podiatry
- Chiropody

### 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

### Equipment

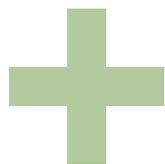
- Purchase or hire of equipment or sundry items

### 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



# Cover that gives you peace of mind.

## 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 **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.

## 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](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**

#### **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.

Once accepted into membership you will be welcome to attend meetings and social events.

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

Esplanade House  
29 Gategny Esplanade  
St Peter Port  
Guernsey  
GY1 1WR

Tel: (01481) 728864  
Email: [info@forestershealthcare.co.uk](mailto:info@forestershealthcare.co.uk)  
[www.forestershealthcare.co.uk](http://www.forestershealthcare.co.uk)