



Guernsey membership plan





# Bupa International and Guernsey

Everyone likes to feel they have control over their own lives and the freedom to decide what is best for them as individuals.

This is true especially in times of illness, when they may be feeling particularly vulnerable and dependent. Many people opt for private health care because they value the reassurance of knowing they can choose where, when and by whom they are treated.

The Bupa International Guernsey plan has been developed specially to help you with the costs of private medical treatment in Guernsey.

It also provides cover for specialists' fees and GP services as well as cover for private accommodation in the Princess Elizabeth Hospital or at a hospital in the UK. Additionally the plan provides limited cover for accommodation and treatment whilst overseas.

With Bupa International, you have medical insurance cover you can really trust.

# Service without compromise

This cover has been devised to give Guernsey residents health insurance tailored to their needs.

## Cover for all the family

Membership of the Bupa International Guernsey plan can include your spouse and unmarried children under the age of 21. If you wish, children who are over 21 can remain on your registration but they will be charged the full adult rate.

## 24-hour helpline

If you need any information or advice about your membership, how to make a claim or general medical information you can call our helpline anytime 24-hours a day.

## Your membership card

To give you real peace of mind, we issue you and each person in the family who is covered by the plan, with a personalised membership card containing details of your membership and emergency telephone numbers.

## Direct settlement with Hospitals

If you have been hospitalised or received specialist treatment at the Princess Elizabeth Hospital Bupa International will settle the account directly with the hospital so that there's no out of pocket expenditure. If you have had treatment in the UK in a participating hospital we can arrange for payment to be made direct to the hospital.

## Direct settlement with GP practices

We have made special agreements with all GP Practices in Guernsey for covered services at home or in your GP's surgery. As a result, if you have treatment with one of these GP's your claim will be settled direct by Bupa International without any paperwork on your behalf.

## International Cover

Bupa International has negotiated direct settlement facilities with a wide range of hospitals internationally. Should you require treatment we will settle directly to the participating hospital.

If you receive treatment at other hospitals you may have to pay the hospital and claim back the costs from us.

## Local advice

A local adviser located on Guernsey is on hand to offer you help with any queries on membership or claiming.



# We offer extensive cover

It's reassuring to know exactly what you are covered for when you join.

## What is covered?

- Cover specially designed for anyone living in the Bailiwick of Guernsey
- Full refund for specialists' fees in Guernsey and on the UK mainland
- Full refund for the cost of GP consultations at home or in the surgery
- Full refund for the cost of accommodation at the Princess Elizabeth Hospital
- Full refund for the cost of scale B or C accommodation at a Bupa participating hospital in the UK
- Full refund for the cost of pathology, radiology and physiotherapy received as an inpatient or day-case
- Full refund for the cost of chemotherapy and radiotherapy
- A cash benefit if you receive treatment without charge as an in-patient at the Princess Elizabeth Hospital, or at an NHS hospital in the UK

## What is not covered?

There are certain circumstances that we do not cover. Some of these are explained below:

- you are not covered for pre-existing conditions – i.e. any condition that you have when you join, or which you have suffered from in the past and which may recur
- you are not covered for chronic conditions; we do not cover long-term conditions that cannot be treated, but can only be managed. Examples are diabetes, asthma and hypertension
- we also exclude congenital conditions – i.e. any condition present at, or before, birth. Treatment needed for congenital conditions immediately following birth are covered for the first 28 days
- you are not covered for preventive treatment – i.e. treatment for a condition when no symptom is present
- you are not covered for out-patient drugs and dressings
- you are not covered for health hydros/nature cure clinics
- you are not covered for elective cosmetic surgery/treatment

You will find full details of what is and is not covered by your Bupa International Guernsey Plan in your Membership Guide.



## International Cover

The Bupa International Guernsey plan now offers cover wherever you travel worldwide. Whether on business or simply on holiday the Bupa International Guernsey plan offers you medical cover no matter what country you find yourself in.

Before travelling overseas contact Bupa International customer services who can advise you whether the level of cover available with the Bupa International Guernsey plan will be sufficient for the country to which you are travelling.

Note: Costs for treatment in Jersey will be paid out of the International benefit limits.

# Table of Benefits

Total overall amount each membership year:		£99,000		
Benefit	Guernsey	UK Mainland	International	
<b>In-patient and day-case</b>				
1. Accommodation	Full refund*	Full refund*	£170 per night	
2. Amenity bed when treatment received as a state insured patient	Full refund*	Full refund*	£135 per night	
3. Specialists' fees for surgical operations	Full refund*	Full refund*	Minor £238 Intermediate £589 Major £926 Supplement for complex major (at Bupa International's discretion) £2097	
4. Consultations and treatment in pathology, physiotherapy or radiology received as an in-patient or day-case	Full refund*	Full refund*	£500 per year	
5. Cash benefit for treatment received free of charge per night (maximum 182 nights)	£100	£100	£100	
6. Physicians' fees - supplement for intensive care	£50 per day 14 days £100 per day	£50 per day 14 days £100 per day	£50 per day 14 days £100 per day	
7. Oncology (in-patient and out-patient) - including chemotherapy and radiotherapy - Specialists' fees - Fees for specifically related tests - Fees for specifically related drugs	Full refund* Full refund* Full refund*	Full refund* Full refund* Full refund*	£380 per course	
<b>8. Out-patient consultations and treatment each year up to</b>	£700	£700	£700	
<b>9. Ambulance fees each year up to</b>	£150	£150	£150	
<b>10. General practitioner</b> - Consultations	Full refund*	Up to £22 per visit	Up to £22 per visit	

The Bupa International Guernsey plan can also be used internationally. In this case we will pay up to the limits shown above.

\* Full refund means a full refund of reasonable and customary charges for treatment covered under the plan up to agreed Guernsey Board of Health charges. These can be obtained from us if needed, on request. The cost of drugs is only covered for drugs used whilst receiving treatment as an in-patient or day-case patient in a hospital where the cost of treatment is covered under the plan.

Full refund is only payable where a patient occupies a room that is no more expensive than the hospitals category B or C bed, in a Bupa participating hospital. Or category A in the Cromwell Hospital. This means we will not pay the extra costs of a deluxe, executive or VIP suite etc.

# The expertise of Bupa International

At Bupa International we take pride in the excellence, quality and commitment of our customer service.

- we can be reached 24-hours a day for advice on membership or confirmation of cover prior to treatment
- we will issue you and members of your family who are covered by the plan, with a personalised membership card
- claims are settled promptly
- we can make direct settlement with all GP practices and specialists in Guernsey, Jersey and the UK., the Princess Elizabeth Hospital and UK Bupa hospitals within our participating provider network
- a local adviser is on hand in Guernsey to help you with any queries on membership or claiming



## How to join

It's simple - just complete the application form and return it by fax or post.

You can pay monthly, quarterly or annually by:

- Direct debit
- Credit card

and quarterly and annually only by:

- Sterling bankers draft
- Cheque

### **With Bupa, your cover can be continuous**

The Bupa International Guernsey plan is specially designed for anyone living in Guernsey.

If you should decide to live in the UK permanently you can enjoy continuous cover by transferring to a Bupa UK plan. If you move overseas to live or work you may be able to transfer to one of our Bupa International plans. Your cover will be subject to the terms and conditions of any plan to which you transfer your membership.

# Bupa International Guernsey Plan gives you

- choice of where and when you receive your treatment
- health insurance cover tailored to local needs and medical expenses
- cover for private hospital accommodation on the UK mainland and at the Princess Elizabeth Hospital
- prompt claims settlement
- personalised membership card
- 24-hour helpline for advice on your membership and medical information
- International cover when you travel overseas

## What to do next

If you would like to apply to become a member of the Bupa International Guernsey plan please complete an application form and return by fax or by post.

**Or if you would simply like to know more about the plan please contact us on the following numbers:**

Telephone: 01273 20 81 81 (for Individual members)

Telephone: 01273 20 82 00 ( for Companies)

Fax: 01273 86 65 83

Bupa International, Russell Mews

Brighton BN1 2NR



## The world of Bupa

[bupa.co.uk](http://bupa.co.uk)

### **Bupa International offers you:**

Global medical plans for  
individuals and groups  
Assistance, repatriation and evacuation cover  
24-hour multi-lingual helpline

### **Call us:**

Company New business enquiries: +44 (0) 1273 208 200

Individual new business enquires: +44 (0) 1273 208 181

General services: +44 (0) 1273 323 563

Medical related enquiries: +44 (0) 1273 333 911

[bupa-intl.com](http://bupa-intl.com)

Your calls will be recorded  
and may be monitored

