



“We can relax  
now our health  
is taken care of”

**BUPA**  
International

Guernsey membership scheme

the world health service

# 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 scheme has been developed specially to help you with the costs of private medical treatment in Guernsey. The scheme also provides extensive 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 scheme provides cover for accommodation and treatment whilst overseas.

With BUPA International, you have medical cover you can really trust.



“I enjoy  
life to  
the full”

# Service without compromise

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

## Cover for all the family

Membership of the BUPA International Guernsey scheme 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 scheme, with a personalised membership card containing details of your membership and emergency telephone numbers.

## Direct settlement with Hospitals

The BUPA International Guernsey scheme has won a reputation for settling bills promptly. If you have been hospitalised or received specialist treatment BUPA International will settle the account directly with the Princess Elizabeth hospital so that there's no out of pocket expenditure. If you have had treatment in the UK, we can arrange for payment to be made direct to the UK BUPA participating hospital.

## Direct settlement with GP practices

We have made special agreements with GP practices for services at home or in your GP's surgery. As a result, 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 and in the local currency.

## Local advice

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

“We provide  
first class  
health care”



# We offer extensive cover

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

- 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 in-patient 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.

## International Cover

The new BUPA International Guernsey scheme now offers cover wherever you travel worldwide. Whether on business or simply on holiday the BUPA International Guernsey scheme offers you extensive medical cover no matter what country you find yourself in. Should you need to make a claim BUPA International will even pay in the local currency so that you don't have to worry about exchange rates.

“My family  
are in  
safe hands”



# Your scheme at a glance

Benefit	Guernsey	UK Mainland	International
<b>In-patient &amp; 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 & 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 & out-patient) - including chemotherapy & 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
8. <b>Out-patient consultations &amp; treatment each year up to</b>	£700	£700	£700
9. <b>Ambulance fees each year up to</b>	£150	£150	£150
10. <b>General practitioner</b> - Consultations	Full refund*	Up to £22 per visit	Up to £22 per visit

The BUPA International Guernsey scheme can also be used internationally. In this case we will pay up to the limits shown above. Before travelling overseas contact BUPA International customer services who can advise you whether the level of cover available with the BUPA International Guernsey scheme will be sufficient for the country to which you are travelling.

Full refund only where a patient occupies a category B or C bed in a BUPA participating hospital. We will pay up to £325 per day for hospital charges if you occupy accommodation which is not a category B or C bed in a BUPA participating hospital.

\* Full refund means a full refund of reasonable and customary charges for treatment covered under the scheme up to agreed Guernsey Board of Health charges. 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 scheme.

# The expertise of BUPA International

At BUPA International we take serious 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 scheme, with a personalised membership card
- claims are settled promptly
- we can make direct settlement with GP practices, The Princess Elizabeth hospital and UK BUPA participating hospitals
- a local adviser is on hand in Guernsey to help you with any queries on membership or claiming
- Britain's largest independent health care organisation
- more than 50 years' experience of providing health cover
- a network of independent hospitals in the UK and internationally
- a pioneer of health screening in the UK



“You can rely on our medical expertise”

## 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 scheme 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 another BUPA scheme. If you move overseas to live or work you can transfer to our BUPA International Lifeline scheme. Your cover will be subject to the terms and conditions of the scheme to which you transfer your membership.

# BUPA International Guernsey Scheme gives you

- choice of where and when you receive your treatment
- extensive health cover tailored to local needs and medical expenses
- cover for hospital accommodation on the UK mainland and private accommodation at the Princess Elizabeth hospital
- prompt claims settlement
- personal membership card
- 24-hour helpline for advice on your membership and medical information
- local advice
- 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 scheme please complete the enclosed application form and return by fax or by post.

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

Telephone: **01273 208181**

Fax: **01273 866583**

BUPA International, Russell Mews  
Brighton BN1 2NR



## THE WORLD OF BUPA

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

### **BUPA International offers you**

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

Call +44 (0) 1273 323563

Your calls will be recorded  
and may be monitored

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

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