

# Guernsey Oddfellows Health Care Plan



The Guernsey Oddfellows Health Care Plan offers a comprehensive plan of medical and health care cover, appropriate both for the family and the single person, for expenses incurred in the Bailiwick of Guernsey with no age limit.

The Health Care Plan was created and tailored to meet the needs of Bailiwick residents since 1847, managed locally by the Oddfellows Committee of Management.

As a Friendly Society we are a not for profit organisation which benefits our members.

## Medical Plan

### Under the Medical Plan, the following costs are covered:

- ✓ Practice charges for GP and nurse consultations and double consultations in the surgery, by telephone/online, at the Hospital, or your home or care home  
Consultations can be within and outside of normal hours
- ✓ Minor and intermediate procedures performed by a GP at the surgery
- ✓ Taking of blood for testing
- ✓ Electrocardiograms and blood pressure monitoring (excluding Lifecard or similar)
- ✓ Audio-grams
- ✓ Soft tissue injections
- ✓ Syringing/micro suction of ears
- ✓ Epley manoeuvre
- ✓ Cervical smears
- ✓ Allergy testing (excluding Alex 2 blood test)
- ✓ Leg doppler testing
- ✓ Repeat prescription request charges
- ✓ Influenza, pneumonia, pneumococcal and shingles inoculations

### EMERGENCY DEPARTMENT FEES

- ✓ Emergency department claim up to £1,000 annually
- ✓ Emergency department Category 1 Attendance, Assessment Advice Only
- ✓ Emergency department Category 2 Attendance, Assessment & Treatment

Maternity/Paternity benefit is a FREE subscription for 12 months for a baby if added within 6 months of birth.

Additional Plans 1 to 6 are available for inclusion with the Medical Plan at a small extra charge.

## MONTHLY COST OF THE PLANS FROM 1<sup>ST</sup> JANUARY 2025

### MEDICAL PLAN Only

Each adult	£60.50
Adults joining when 60 or over	£75.50
Each young adult aged 18 to 25	£43.80
Each dependent child	£14.00

### ADDITIONAL PLANS 1 TO 6 (including medical plan)

	ADULT	YOUNG ADULT	60+
PLAN 1	£63.00	£46.30	£78.00
PLAN 2	£65.50	£48.80	£80.50
PLAN 3	£68.00	£51.30	£83.00
PLAN 4	£70.50	£53.80	£85.50
PLAN 5	£73.00	£56.30	£88.00
PLAN 6	£85.50	£68.80	£100.50



### ANNUAL BENEFIT CLAIMABLE FOR PLANS 1 TO 6

	PLAN 1	PLAN 2	PLAN 3	PLAN 4	PLAN 5	PLAN 6
<b>Dental</b> 50% of the cost of each treatment in the benefit year.	£40	£80	£120	£160	£200	£400
<b>Optical</b> Benefit can be claimed towards the cost of eye tests, spectacles and permanent lenses. Other optical treatments, such as cost of daily/monthly disposable contact lenses, are not covered.	£30	£60	£90	£120	£150	£300
<b>Physiotherapy, Chiropractor, Osteopathy Acupuncture, Bowen Therapy, Chiropody</b> 50% of the cost of each treatment in the benefit year. Benefit can be claimed towards the cost of treatment by a qualified and States approved professional.	£60	£120	£180	£240	£300	£600

Each dependent child qualifies for the benefit provided by the plan taken up by the parents, the cost per child remaining at that of the Medical Plan until aged 18.

Claims for treatment must be submitted within six months of the treatment date and must include a detailed invoice from the treatment provider.

**CHILD** is a person aged under 18 years.

**YOUNG ADULT** is a person aged 18 to 25 years. This rate applies until the 1<sup>st</sup> January after their 25<sup>th</sup> birthday when they will automatically be moved to an ADULT membership and rate.

**ADULT** is a person aged over 25.

**60+ JOINER** is a person joining the scheme on or after their 60<sup>th</sup> birthday.

### Claims

Your GP Practice will invoice the society directly for your medical claims. The Hospital Emergency Department usually submit claims direct to us. If an invoice is sent directly to a member it should be forwarded for payment by Oddfellows.

The member will need to pay the provider of any treatment covered by the Additional Plans then submit a detailed invoice to Oddfellows showing the treatment received. The member will then be reimbursed to the limit shown in the table on page two.

### Benefit Year

The 'benefit year' relates to benefits payable under 'Additional Plans' and starts from the commencement date of the Additional Plan and continues for twelve months thereafter. On each anniversary a new benefit year automatically commences, as long as there have been no changes to the existing plan and contributions are paid to date.

Full terms and conditions are available from our office or online at [www.oddfellowsguernsey.org](http://www.oddfellowsguernsey.org). Our staff will be pleased to provide any further information you may require.

*Oddfellows - The Friendly Society that cares!*



Our office is at: 8, Lefebvre Street  
St. Peter Port  
Guernsey  
GY1 2PE

Office Hours: Monday to Friday 9am to 1pm  
Telephone: 01481 723827  
Email: [oddfellows@cwgsy.net](mailto:oddfellows@cwgsy.net)  
Web: [www.oddfellowsguernsey.org](http://www.oddfellowsguernsey.org)

The Oddfellows is the trading name of The Independent Order of Oddfellows Manchester Unity Friendly Society Limited, incorporated and registered in England and Wales No.223F. Registered Office 184-186 Deansgate, Manchester M3 3WB. The policy described in this publication is underwritten by the Oddfellows Loyal Guernsey District Lodge, a financially independent branch of the Oddfellows licensed by the Guernsey Financial Services Commission.