

Guernsey Oddfellows Health Care Plan

Medical and Health Care Product Information Document

Company: The Oddfellows

Product: Health Care Plan

This document provides a summary of the key information relating to this product, but it is not personalized to you. Full details of the information are available in our Terms & Conditions which are included with the application forms.

What is this type of insurance?

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. The Health Care Plan is arranged to meet the needs of Bailiwick residents, managed locally by the Oddfellows Committee of Management. As a Friendly Society it is a not for profit organisation administered for the benefit of the members and licensed by the Guernsey Financial Services Commission.



What is insured?

- ✓ Practice charges for GP and nurse consultations
- ✓ Minor and intermediate procedures at GP surgery
- ✓ Taking of blood for testing
- ✓ Electrocardiograms and blood pressure monitoring
- ✓ Audio-grams (audiometry testing)
- ✓ Soft tissue injections
- ✓ Syringing/Suction of ears and Epley manoeuvre
- ✓ Cervical smears
- ✓ Allergy testing
- ✓ Leg doppler testing
- ✓ Repeat prescription request charges
- ✓ Flu, pneumonia, pneumococcal, shingles vaccines
- ✓ Attendance & Consultation Fee Emergency Dept.



What is not insured?

- ✗ Secondary and private medical treatment and tests
- ✗ Shock Wave Therapy, Ultrasound guided injections
- ✗ Scan Fees includes X-rays, Ultrasound, MRI and CT
- ✗ Dietician or nutritionist fees.
- ✗ **Above covered with Additional Plans 1-6.**



Are there any restrictions on cover?

- ! Children receive benefit of Additional plans until 18
- ! Children transfer to their own plan at 18
- ! Emergency Dept claims limited to £1,000 per year
- ! The Total Claims payable per year are limited to four times the annual Medical contribution.



Where am I covered?

- ✓ Bailiwick of Guernsey.



What are my obligations?

- Maintain Contribution payments
- Make claims within 6 months of treatment
- Keep us updated on any changes to your contact details.



When and how do I pay?

- Contributions are paid on the 3rd of each month by Standing Order (cheque or cash).



When does the cover start and end?

- Cover will start from the 1st day of the following month you apply and will continue until you cancel.



How do I cancel the contract?

You have a right to cancel the membership at any time. Please provide written notification. We require 1 month notice.