

BeHealthy International Healthcare Schedule of Benefits for the Channel Islands

Core Plan	Channel Islands BeHealthy Core 1	Channel Islands BeHealthy Core 2	Channel Islands BeHealthy Core 3
Annual Maximum Benefit GBP (£)	£500,000	£1,200,000	£2,400,000

Benefits marked with * require pre-authorisation

Core Plan Healthcare Benefits	Channel Islands BeHealthy Core 1	Channel Islands BeHealthy Core 2	Channel Islands BeHealthy Core 3
Hospital Accommodation*	Semi-private Room	Private Room	Private Room
Day-patient Treatment*	Paid in Full	Paid in Full	Paid in Full
Prescriptions Medicines, Drugs and Dressings*	Paid in Full	Paid in Full	Paid in Full
Parental Accommodation* Applies to a parent staying in the hospital with a dependant child under 18	Not covered	£100 per night up to 5 nights	£100 per night up to 5 nights
Accommodation costs for accompanying person* Staying in hospital in the same room in cases of critical conditions	Not covered	£35	£45
Chronic Conditions In-patient, out-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full
Surgeon & Anaesthetist's Fees*	Paid in Full	Paid in Full	Paid in Full
Surgical Procedures & Appliances and Materials* In-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full
Intensive Care*	Paid in Full	Paid in Full	Paid in Full
Therapist and Physician Fees* In-patient and day-patient treatment only	Paid in Full	Paid in Full	Paid in Full
Diagnostic Tests* Includes pathology, X-rays, radiology, CT and MRI scans, PET and CT-PET scans In-patient and day-patient treatment only	Paid in Full	Paid in Full	Paid in Full
Rehabilitation* Treatment must be within 14 days of surgery and/or discharge after the acute medical condition In-patient and day-patient treatment only	£1,500	£3,100	£4,600

Reconstructive Surgery* after an accident, illness or injury In-patient, out-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full
Congenital & Hereditary Conditions*	Paid in Full	Paid in Full	Paid in Full
Organ Transplant*	Not covered	Paid in Full	Paid in Full
Repatriation of Remains*	Paid in Full	Paid in Full	Paid in Full
Dialysis*	Paid in Full	Paid in Full	Paid in Full
Psychiatric & Psychotherapy Care* 10 month waiting period applies In-patient and day-patient treatment only	Up to 10 days	Up to 20 days	Up to 30 days
Hospice & Palliative Care*	£10,000 per lifetime	£23,000 per lifetime	£37,000 per lifetime
Home nursing or in a convalescent home* Covered immediately after or instead of hospitalisation	Not covered	£160 per day up to 20 days	£160 per day up to 30 days
Inpatient Cash Benefit Where treatment is free of charge	£50 per night up to 20 nights	£50 per night up to 20 nights	£115 per night up to 20 nights
Second Medical Opinion Provided by another medical professional to confirm the diagnosis and treatment of a primary physician or to offer an alternative diagnosis and or treatment	Not covered	Not covered	Included
Accident & Emergency Treatment Outside of Area of Cover (for trips of a maximum period of 6 weeks)	Not covered	20 days per year	30 days per year
HIV/AIDS* In-patient, out-patient and day-patient treatment	Not covered	£3,900	£7,800
Ambulance Services	Paid in Full	Paid in Full	Paid in Full
Emergency Dental Treatment* In-patient, out-patient and day-patient treatment	Not covered	£750	Paid in Full
Preventative Surgery*	Not covered	Not covered	£18,300
Travel costs to another Channel Island/UK/France* In-patient, out-patient and day-patient treatment Subject to your Health and Social Services Department not providing the service and your specialist confirming that private treatment is not available locally.	£300 per return journey up to £1,500 Includes standard rate air, train, ferry, underground and bus fares and a max. of £20 per taxi trip	£300 per return journey up to £1,500 Includes standard rate air, train, ferry, underground and bus fares and a max. of £20 per taxi trip	£300 per return journey up to £1,500 Includes standard rate air, train, ferry, underground and bus fares and a max. of £20 per taxi trip

Maternity/paternity cash benefit (mother/father has to be covered by the policy for at least 12 months before the baby is born)	Not covered	£100	£150
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Oncology Benefits

Oncology Treatment* In-patient, out-patient and day-patient treatment	Paid in Full	Paid in Full	Paid in Full
Oncology Counselling Services Consultations with a registered counsellor via our EAP service when you have being diagnosed with cancer	5 visits	5 visits	5 visits
Wig Purchase of a wig following chemotherapy or a prosthetic bra	£135	£135	£135
Transportation from the Channel Islands to UK or another Island for eligible cancer treatment if local treatment is not available	Not covered	£1,000	£1,500

Wellness Benefits

Routine Annual Health Checks & Preventive Care Includes blood and cholesterol checks, physical examinations, blood pressure and BMI, urine analysis and hearing examination			
Cancer Screenings <ul style="list-style-type: none"> › Mammograms (every two years for women aged 40 -49 or one mammogram every year for women aged 50+) › Routine gynaecological tests including PAP smears › Testicular/prostate examination/PSA/DRE tests (every year for men aged 50 + or earlier based on family history) › BRCA 1 & BRCA 2 genetic tests for women with high risk for breast cancer (Pre-authorization required) 	Not covered	£100	£200
My Wellbeing <ul style="list-style-type: none"> › Customised healthy lifestyle mobile app and web based services focused on health activity and nutritional programmes › Digital Wellness Coaching 	Included	Included	Included
Employee Assistance Programme (EAP) Access to face to face visits and unlimited telephone multinational counselling services available 24/7	5 visits per issue	5 visits per issue	5 visits per issue

Livewell Online Resources The Livewell portal is your guide for all things health and wellness related. It provides comprehensive information on the EAP service and offers an extensive range of educational materials and tools	Included	Included	Included
Vaccinations	Not covered	£100	£200
Dietician Consultations Cover initial consultations and two follow up visits	Not covered	Not covered	3 visits

Assistance Services

Medical Evacuation & Repatriation* The eligible costs and expenses in connection with the Medical Evacuation and Repatriation Services are as follows:			
1) Arranging and providing for transportation and related medical services (including the cost of a medical or non-medical escort) and medical supplies necessarily incurred in connection with the evacuation.	Not covered	Not covered	Paid in Full
(2) Returning the Insured Member to their Home Country or Host Country following treatment and stabilisation. The return journey must be made within one month after treatment has been completed.	Not covered	Not covered	Paid in Full
(3) Hotel accommodation costs are covered for the Insured Member if medical necessity or availability of transport prevents an immediate return trip following completion of treatment (discharge or final appointment) hotel costs will be covered up to the limit specified in the Schedule of Benefits. Your accommodation will be covered: <ul style="list-style-type: none"> • up to 7 days from the completion of treatment OR • until the date you are deemed fit to travel (ie. fit to fly) in the event that your clinical condition advances your fitness to travel date beyond the 7 day limit OR • until the date of your medical transportation (in cases where we are arranging your medical transportation) 	Not covered	Not covered	up to 7 days
(4) Expenses occurred for one adult accompanying an evacuated person	Not covered	Not covered	£2,500
(5) Travel and hotel costs for the insured family members in the event of an emergency evacuation which could be a life-threatening condition	Not covered	Not covered	£1,800
(6) Transportation of Your children (under the age of 18) either to the same location as the Insured Member or to a location where the children can be placed under the care of another guardian or relative.	Not covered	Not covered	Paid in Full

(7) Dispatch of a Medical Practitioner to Insured Member's location when it is deemed appropriate for medical management of a case.	Not covered	Not covered	Paid in Full
World Watch® Global Security Intelligence Online access to personal security information and general advice for travel safety related questions	Included	Included	Included
Medical Intelligence Reports Continuously updated health information relating to travel destinations	Included	Included	Included

Maternity Benefits

Routine Maternity Care* In-patient, out-patient and day-patient treatment 10-month waiting period	Not covered	Not covered	£7,750
Stem Cell Storage* Costs covers extraction and one year preservation of stem cells	Not covered	Not covered	£1,600 included within the routine maternity benefit
Complications of Pregnancy & Childbirth* 10-month waiting period	Not covered	Paid in Full	Paid in Full
Newborn Care*	Not covered	Not covered	£115,000

Outpatient Plan

Outpatient Healthcare Benefits	Channel Islands BeHealthy Outcare 1	Channel Islands BeHealthy Outcare 2	Channel Islands BeHealthy Outcare 3
Maximum plan limit per member or dependant	Paid in Full	Paid in Full	Paid in Full
Medical Practitioner Fees	Not covered	£500	Paid in Full
Specialist Fees	Paid in Full	Paid in Full	Paid in Full
Prescription Drugs Outpatient prescriptions relating to Oncology or HIV/AIDS will be captured under the Oncology or HIV/AIDS Core plan benefits	Not covered	£200	Paid in Full
Non-Surgical & Minor Surgical Procedures (ex. Dialysis)	Paid in Full	Paid in Full	Paid in Full
Lab / Diagnostic / Pathology	Paid in Full	Paid in Full	Paid in Full

Durable Medical Equipment (DME) & Prosthetics	Not covered	Not covered	£500
Outpatient Rehabilitation If treatment is required after an acute medical condition and or surgical treatment it must be within 14 days of surgery and/or discharge	Not covered	10 visits	20 visits
Alternative & Complementary Therapies Includes Acupuncture, Acupressure, Ayurveda, Chiropractic, Osteopathy, Podiatry and Traditional Chinese Medicine	Not covered	12 visits	20 visits
Physiotherapy Initial 5 sessions non prescribed	Not covered	10 visits	20 visits
Virtual Visits Digital healthcare and telemedicine service that facilitates a consultation with a doctor through a desktop or mobile device	Paid in Full	Paid in Full	Paid in Full
Health Management Programme Personal support for managing chronic health conditions. The programme focuses on medication and dietary management, DME supplies assistance, specialty provider support and action planning for urgent needs	Included	Included	Included
Gender Dysphoria Covers investigations up to the point of diagnosis and a consultation with an endocrinologist to rule out underlying medical condition for members who are 18 years of age and above	Not covered	Not covered	£1,500
Psychiatry and Psychotherapy	Not covered	10 visits	20 visits
Vision/Optical Includes one eye examination and hardware purchase per year	Not covered	50% refund up to £150	50% refund up to £220
Dental Treatment	Not covered	50% up to £250	50% up to £350

Area of Cover

Region 1	Channel Islands BeHealthy Core 1	Channel Islands BeHealthy Core 2	Channel Islands BeHealthy Core 3
Jersey			
Guernsey			
UK			

Region 2	Channel Islands BeHealthy Core 1	Channel Islands BeHealthy Core 2	Channel Islands BeHealthy Core 3
Europe			

Region 3	Channel Islands BeHealthy Core 1	Channel Islands BeHealthy Core 2	Channel Islands BeHealthy Core 3
Worldwide excluding USA			

Region 4	Channel Islands BeHealthy Core 1	Channel Islands BeHealthy Core 2	Channel Islands BeHealthy Core 3
Worldwide	In the USA In-Network access through Choice Plus Network, with over 1.4M+ Providers. No Out-of-Network access.	In the USA In-Network access through Choice Plus Network, with over 1.4M+ Providers. No Out-of-Network access.	In the USA In-Network access through Choice Plus Network, with over 1.4M+ Providers. 80% refund if you go Out-of-Network

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