

## Channel Islands UltraCare Table of benefits 2017

		Prime	Plus
<b>1 Overall plan limit</b>			
1.1	<p><b>Reasonable</b> costs will be paid for <b>you</b> up to the overall <b>plan</b> limit in each <b>plan year</b>, subject to the terms and conditions of the <b>plan</b>. <b>We</b> will not pay any more than the overall <b>plan</b> limit for any one or more <b>claims</b> on any one or more of the <b>benefits</b> below. Where a <b>benefit</b> limit is shown as 'Paid in full', this is subject to the overall <b>plan</b> limit.</p> <p><b>You</b> must request <b>pre-authorisation</b> for some of the <b>benefits</b>, see <b>your Claims</b> procedures and <b>benefit</b> condition BC2 in the <b>Plan</b> guide for more information.</p>	£2,400,000	£2,400,000
<b>2 Cancer care</b>			
2.1	All <b>treatment</b> for cancer, including bone marrow transplants. This <b>benefit</b> covers <b>treatment</b> aimed to cure cancer, <b>treatment</b> of a cancer which is diagnosed as a <b>chronic medical condition</b> , <b>palliative treatment</b> and care during the end stages of a cancer.	Paid in full	Paid in full
<b>3 In-patient and daycare treatment of acute medical conditions and stabilisation of acute episodes of chronic medical conditions</b>			
3.1	Medical costs including intensive care costs, theatre costs, <b>hospital</b> accommodation, <b>specialists'</b> and <b>medical practitioners'</b> fees, anaesthetists' fees, nursing fees and prescribed drugs and dressings.	Paid in full	Paid in full
3.2	MRI, PET and CT scans, X-rays, pathology and other <b>diagnostic tests and procedures</b> .		
3.3	Reconstructive surgery following an <b>accident</b> or following surgery for an eligible <b>medical condition</b> that first occurred after <b>your date of joining</b> .		
3.4	Prostheses surgically implanted to form permanent parts of <b>your</b> body.		
3.5	Medical services of a <b>nurse</b> as part of <b>your in-patient</b> or <b>daycare treatment</b> when these are received in <b>your</b> home instead of in <b>hospital</b> .		
3.6	<b>Hospital</b> accommodation costs for a parent or legal guardian to stay with an insured child, under the age of 18, when the child is receiving <b>in-patient treatment</b> .		
<b>4 Out-patient post-hospitalisation treatment of acute medical conditions</b> (see section 22 for deductibles)			
4.1	<b>Out-patient treatment</b> for a period of 90 days following <b>in-patient</b> or <b>daycare treatment</b> related to the same <b>acute medical condition</b> . This <b>benefit</b> covers <b>medical practitioners'</b> and <b>specialists'</b> fees, surgical procedures, prescribed drugs and dressings, MRI, PET and CT scans, X-rays, pathology and other <b>diagnostic tests and procedures</b> .	Paid in full	Paid in full
<b>5 Out-patient treatment of acute medical conditions and stabilisation of acute episodes of chronic medical conditions</b> (see section 22 for deductibles)			
5.1	Surgical procedures.	Paid in full	Paid in full
5.2	Out-patient pre-operative tests up to 72 hours before <b>in-patient</b> or <b>daycare treatment</b> of <b>acute medical conditions</b> and stabilisation of <b>acute</b> episodes of <b>chronic medical conditions</b> .		
5.3	<b>Medical practitioners'</b> and <b>specialists'</b> fees, prescribed drugs and dressings, X-rays, pathology and <b>diagnostic tests and procedures</b> .		
5.4	MRI, PET and CT scans.		
<b>6 Physiotherapy and complementary medicine for acute and chronic medical conditions</b> (see section 22 for deductibles)			
6.1	Physiotherapy by a <b>physiotherapist</b> , as part of <b>in-patient</b> or <b>daycare treatment</b> .	Paid in full	Paid in full
6.2	Post-hospitalisation out-patient physiotherapy by a <b>physiotherapist</b> for any one or more <b>medical conditions</b> in each <b>plan year</b> . This <b>benefit</b> is available for a period of 90 days following any <b>in-patient</b> or <b>daycare treatment</b> related to the same <b>medical condition</b> .	Paid in full up to a combined maximum of 10 sessions in each <b>plan year</b>	Paid in full up to a combined maximum of 10 sessions in each <b>plan year</b>
6.3	Out-patient physiotherapy by a <b>physiotherapist</b> , when referred by a <b>medical practitioner</b> or <b>specialist</b> .	Paid in full up to a combined maximum of 10 sessions in each <b>plan year</b>	Paid in full up to a combined maximum of 10 sessions in each <b>plan year</b>
6.4	<b>Out-patient</b> complementary medicine and <b>treatment</b> , when referred by a <b>medical practitioner</b> or <b>specialist</b> . This <b>benefit</b> covers podiatry, osteopathic and chiropractic <b>treatment</b> only.		
6.5	<b>Out-patient</b> traditional Chinese medicine, acupuncture and homeopathic <b>treatment</b> .		
<b>7 Psychiatric treatment for acute and chronic medical conditions</b> (see section 22 for deductibles)			
7.1	<b>In-patient psychiatric treatment</b> and psychotherapy for up to 30 days, available after <b>you</b> have had 12 months' continuous cover from the date that the <b>benefit</b> was first introduced on <b>your plan</b> .	Not covered	Paid up to £6,000
7.2	<b>Out-patient psychiatric treatment</b> and psychotherapy, available after <b>you</b> have had 12 months' continuous cover from the date that the <b>benefit</b> was first introduced on <b>your plan</b> .	Paid up to £1,200	Paid up to £1,200

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8 Maintenance of chronic medical conditions (see section 22 for deductibles)			
8.1	<b>In-patient</b> and <b>daycare treatment</b> to maintain the symptoms of <b>chronic medical conditions</b> .	Paid up to a <b>lifetime limit</b> of £90,000	Paid up to a <b>lifetime limit</b> of £90,000
8.2	Kidney dialysis for the maintenance of <b>chronic medical conditions</b> .		
8.3	<b>Out-patient treatment</b> to maintain the symptoms of <b>chronic medical conditions</b> . This <b>benefit</b> covers <b>medical practitioners'</b> and <b>specialists'</b> fees, surgical procedures, prescribed drugs and dressings, MRI, PET and CT scans, X-rays, pathology and other <b>diagnostic tests and procedures</b> .		
8.4	If a <b>medical condition</b> becomes <b>terminal</b> , it will only be covered under section 10.		

9 Congenital abnormalities (see section 22 for deductibles)			
9.1	<p>All <b>treatment</b> aimed to cure a <b>congenital abnormality</b>, <b>treatment</b> of a <b>congenital abnormality</b> which is diagnosed as a <b>chronic medical condition</b>, <b>palliative treatment</b> and care for a <b>congenital abnormality</b> which is diagnosed as <b>terminal</b>, and <b>treatment</b> for any <b>related medical condition</b>:</p> <ul style="list-style-type: none"> <li>• if the <b>congenital abnormality</b> is not <b>inherited</b>;</li> <li>• if <b>you</b> did not have signs or symptoms of the <b>congenital abnormality</b> before <b>your date of joining</b>; and</li> <li>• the <b>congenital abnormality</b> is diagnosed after <b>your date of joining</b>.</li> </ul> <p>This <b>benefit</b> covers <b>medical practitioners'</b> and <b>specialists'</b> fees, surgical procedures including prostheses surgically implanted to form permanent parts of <b>your</b> body, physiotherapy, prescribed drugs and dressings, MRI, PET and CT scans, X-rays, pathology and other <b>diagnostic tests and procedures</b>. This <b>benefit</b> does not extend to <b>psychiatric treatment</b> or psychotherapy, complementary medicine, traditional Chinese medicine, acupuncture or homeopathic <b>treatment</b>.</p>	Not covered	Paid up to a <b>lifetime limit</b> of £21,000

10 Terminal care			
10.1	<b>Palliative treatment</b> and care for a <b>medical condition</b> which is diagnosed as <b>terminal</b> .	Paid in full	Paid in full

11 Travel costs and emergency medical evacuation			
11.1	<p>The costs to transport <b>you</b> from the Channel Island where <b>you</b> live to another Channel Island, the UK or France for non-<b>emergency in-patient</b> or <b>daycare treatment</b>, including pre-operative and post-operative <b>treatment</b>. <b>We</b> will only pay this <b>benefit</b>, if <b>you</b> suffer from a <b>medical condition</b> for which the Department of Health confirms they will not cover the cost of <b>treatment</b> locally, and if <b>we</b> agree appropriate <b>treatment</b> for <b>your</b> eligible <b>medical condition</b> is not available locally. <b>We</b> will cover:</p> <ul style="list-style-type: none"> <li>• up to £25 for each taxi trip;</li> <li>• up to £50 for accommodation each night; and</li> <li>• travel costs to return <b>you</b> to the Channel Island where <b>you</b> live.</li> </ul> <p><b>We</b> will also cover the costs for one parent or legal guardian to accompany an insured child under the age of 18.</p>	Paid up to £1,500	Paid up to £1,500
11.2	The costs to transport <b>you</b> in a medical <b>emergency</b> from a Channel Island to another Channel Island, the UK or France where appropriate medical facilities are available. This <b>benefit</b> , including <b>emergency treatment</b> <b>you</b> receive during the journey, will only be paid if <b>we</b> agree appropriate <b>treatment</b> for <b>your</b> eligible <b>medical condition</b> is not available locally.	Paid in full	Paid in full
11.3	Economy class travel costs for <b>you</b> to go back to the Channel Island where <b>you</b> live, following <b>your</b> medical evacuation. This <b>benefit</b> will only become available if <b>your</b> medical evacuation is covered under section 11.2.		
11.4	Costs of <b>your dependants</b> , a <b>close family member</b> or <b>business colleague</b> having to accompany <b>you</b> for a medical evacuation. This <b>benefit</b> will only become available if <b>your</b> medical evacuation is covered under section 11.2 and <b>your medical condition</b> is <b>critical</b> . <b>We</b> will cover: <ul style="list-style-type: none"> <li>• return economy class travel costs, including taxi transfers to and from the hotel on arrival and departure;</li> <li>• <b>reasonable</b> overnight accommodation costs, to include breakfast; and</li> <li>• a taxi from the hotel to the <b>hospital</b>, and back, once a day.</li> </ul>		

12 Local ambulance			
12.1	Costs of appropriate ambulance transport to the nearest available and appropriate local <b>hospital</b> because of an <b>emergency</b> or due to <b>medical necessity</b> .	Paid in full	Paid in full

13 Out-patient dental treatment (see section 22 for deductibles)			
13.1	Restoration of <b>natural teeth</b> including <b>treatment</b> of accidental damage to <b>natural teeth</b> . This <b>benefit</b> covers X-rays, fillings, extractions, root-canal <b>treatment</b> , gum <b>treatment</b> , permanent bridges and semi-precious crowns, and is available after <b>you</b> have had 182 days' continuous cover from the date that the <b>benefit</b> was first introduced on <b>your plan</b> .	Not covered	Paid up to 50% of £300

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14 Wellness			
14.1	<b>Members</b> aged 18 and over: <b>routine health checks</b> including cancer screening, cardiovascular examinations, neurological examinations, vital sign tests and vaccinations.	Not covered	Paid up to £100
14.2	<b>Members</b> aged 0-17: well-child tests and vaccinations.		
14.3	<b>Preventative dental services:</b> checkups to include scraping, cleaning and polishing only.		Paid up to £60
14.4	<b>Preventative services</b> for sight and hearing: one sight examination and one hearing examination in each <b>plan year</b> .		Paid up to £60

15 Organ transplants			
15.1	Transplants of kidney, liver, heart, lung or heart and lung and any related <b>treatment</b> that <b>you</b> need as a result of an eligible <b>medical condition</b> .	Not covered	Paid up to £300,000
15.2	If the <b>medical condition</b> is a <b>congenital abnormality</b> , the cost of organ transplants and any related <b>treatment</b> will only be covered under section 9.		

16 HIV or AIDS (see section 22 for deductibles)			
16.1	All <b>treatment</b> , including <b>palliative treatment</b> and care, for HIV or AIDS and all <b>related medical conditions</b> , available after <b>you</b> have had four years' continuous cover from the date that the <b>benefit</b> was first introduced on <b>your plan</b> .	Paid up to a <b>lifetime limit</b> of £50,000	Paid up to a <b>lifetime limit</b> of £50,000

17 Hormone replacement therapy			
17.1	Hormone replacement therapy for symptoms of the menopause.	Paid up to £300	Paid up to £300

18 Hospital cash			
18.1	Cash payment made to <b>you</b> , for up to 20 nights in each <b>plan year</b> , when <b>you</b> receive <b>in-patient treatment</b> and <b>hospital</b> accommodation free of charge.	£150 paid to <b>you</b> for each night	£150 paid to <b>you</b> for each night

19 Compassionate emergency visit			
19.1	Costs <b>you</b> have to pay for an economy class return travel ticket from a country within <b>your area of cover</b> to visit a <b>close family member</b> if their <b>medical condition</b> is <b>critical</b> , or for <b>you</b> to attend their burial or cremation following their death. <b>You</b> are limited to one return journey in each <b>plan year</b> .	Not covered	Not covered

20 Mortal remains			
20.1	<b>Reasonable</b> costs of preparing and transporting <b>your</b> body, mortal remains or ashes to <b>your home country</b> , or preparing <b>your</b> body or mortal remains for local burial or cremation. This <b>benefit</b> is only available if <b>you</b> die outside <b>your home country</b> .	Paid in full	Paid in full

21 Emergency treatment outside area of cover			
21.1	<b>Emergency treatment</b> outside <b>your area of cover</b> .	Not covered	Not covered

22 Deductibles			
22.1	<b>Out-patient treatment excess</b> on sections 4, 5, 6.2, 6.3, 6.4, 6.5, 7.2, 8.3, 9 and 16. This <b>deductible</b> is applied for each <b>medical condition</b> in each <b>plan year</b> .	Nil	Nil
22.2	<b>Out-patient dental treatment co-insurance</b> on section 13. This <b>deductible</b> is applied to each <b>claim</b> .	Not applicable	50%

23 red24 security services			
23.1	AdviceLine - 24/7 personal security information and advice for all <b>your</b> travel safety queries. Please contact red24 or visit <a href="http://www.red24.com/interglobal">www.red24.com/interglobal</a>	Included with <b>your plan</b>	Included with <b>your plan</b>
23.2	ActionResponse - 24/7 international rescue and response service for <b>you</b> in a potentially life-threatening, non-medical event. Please contact red24 or visit <a href="http://www.red24.com/interglobal">www.red24.com/interglobal</a>		

#### Channel Islands

- The islands of Alderney, Guernsey, Herm, Jersey, Jethou, Lihou and Sark.

#### Eligibility

- Cover under this **plan** is only available to **members** living in the Channel Islands.

Some words and phrases used in this Table of **benefits** have specific meanings that are relevant to **your plan**. We have highlighted them in bold print and defined them in the 'Definitions' section of **your Plan** guide.



InterGlobal Insurance Company Limited has changed its name to Aetna Insurance Company Limited. The company will continue to trade under the 'InterGlobal' brand until further notice. InterGlobal Limited has changed its name to Aetna Global Benefits (UK) Limited.

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