



SARK MEDICAL COMMITTEE

**A COMMITTEE OF THE CHIEF PLEAS OF SARK
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HEALTH INSURANCE

In June 2013 the Isle of Sark Medical Plan will fall due for renewal and this announcement is to advise that this year there will be a change of underwriter from Aetna International to AXA PPP Healthcare International.

This change has been driven by Aetna International's declaration that it felt no longer able to provide the bespoke support the Isle of Sark needed and as such had reached the decision not to offer renewal terms for the Sark Medical Plan. The Medical Committee has therefore been working with its broker, Q&A People Matter, to find a suitable replacement underwriter who can provide Sark with a bespoke policy to suit its needs and importantly can ensure that Sark is provided with the dedicated level of service it requires.

Having undertaken the review, Q&A People Matter recommended to the Medical Committee that the new underwriter should be AXA PPP Healthcare International and this is a recommendation which the Medical Committee has endorsed.

AXA PPP is a company well known in Guernsey and which has worked there for some years; the Committee feels this may help Sark when it comes to a claims department which already knows what and with whom they are dealing.

Q&A People Matter will take a core product from the existing Guernsey medical insurance scheme and then mould it to fit Sark in the best way it can.

Any off-the-shelf medical insurance will leave residents of Sark lacking in some elements of health care, but by having a bespoke insurance it will give Sark residents the best cover available. It will **NOT** however give Sark a system that works like the National Health Service or The Guernsey Health Service.

Sark residents are advised that health insurance is extremely important for everyone; Sark does not have any agreement with any health provider which comes for free and all medical accounts must be settled by the patient unless supported by sufficient medical insurance.

Both Q&A People Matter and AXA PPP Healthcare International will be in Sark on 16th and 17th April at which time residents will have the opportunity to meet with their representatives. There will also be two presentations given in the Island Hall and further details will follow.

This will be a perfect opportunity to ask any questions on Health Insurance and, for existing members of the Medical Plan, this is when you will receive your renewal terms. For non-members you will be able to obtain a quotation and understand further about the coverage that the Sark Medical Plan can provide.

Aetna International will remain the underwriter of the Sark Medical Plan until 31st May 2013 and then all service provision will be terminated. It is therefore important that you do take the time to attend a presentation or come to the Island Hall for a one-to-one meeting.

Medical Committee

Conseillers Diane Baker, John Hunt,
Helen Plummer, Richard Dewe, Karen Adams