



# SARK MEDICAL INSURANCE SCHEME 2014/2015

## Product Comparison

The comparison sheet issued with your renewal papers is difficult to read. This is a large print version and is laid out over six pages as shown (right)

<b>Page 1</b> <b>Listed Benefits Part 1</b> <ul style="list-style-type: none"> <li>• SARK (Extensive)</li> </ul> <b>The Islands Health Plan</b> <ul style="list-style-type: none"> <li>• Ultimate</li> </ul>	<b>Page 3</b> <b>Listed Benefits Part 1</b>  <b>The Islands Health Plan</b> <ul style="list-style-type: none"> <li>• Premier</li> <li>• Classic</li> </ul>	<b>Page 5</b> <b>Listed Benefits Part 1</b>  <b>The Islands Health Plan</b> <ul style="list-style-type: none"> <li>• Core</li> </ul>
<b>Page 2</b> <b>Listed Benefits Part 2</b> <ul style="list-style-type: none"> <li>• SARK (Extensive)</li> </ul> <b>The Islands Health Plan</b> <ul style="list-style-type: none"> <li>• Ultimate</li> </ul>	<b>Page 4</b> <b>Listed Benefits Part 2</b>  <b>The Islands Health Plan</b> <ul style="list-style-type: none"> <li>• Premier</li> <li>• Classic</li> </ul>	<b>Page 6</b> <b>Listed Benefits Part 2</b>  <b>The Islands Health Plan</b> <ul style="list-style-type: none"> <li>• Core</li> </ul>

Benefit	The Islands Health Plan	
	SARK (Extensive)	Ultimate
<b>In-patient &amp; day-patient treatment</b> Hospital and accommodation charges	Paid in full for any hospitals in Europe and for hospitals within our Directory also includes Sark GP performing minor surgical procedures	Paid in full for any hospitals in Europe and for hospitals within our Directory
Out of directory cash benefit – each night you receive in-patient/day-patient treatment in the UK not listed in UK Directory	£100 each day/night	£100 each day/night
Specialist fees (surgeons, anaesthetists and physicians)	No annual maximum	No annual maximum
Parent accommodation: This benefit is for the cost of one parent staying in hospital with a child under 18 years covered by the policy	Paid in full	Paid in full
<b>Out-patient cover</b> Surgical procedures	No annual maximum	No annual maximum
CT MRI and PET scans	Paid in full (£100 each visit if out of UK Directory)	Paid in full (£100 each visit if out of UK Directory)
<b>Cancer cover</b> Active treatment of cancer in-patient, day-patient or out-patient (radiotherapy and chemotherapy)	No annual maximum	No annual maximum
Follow-up consultation	Membership lifetime	Membership lifetime
Hospital-at-home	Paid in full	Paid in full
Palliative care	No annual maximum	No annual maximum
Dedicated Cancer Nurse	Available	Available
<b>Emergency and support benefits</b> Ambulance transport – for road ambulance	Paid in full for the costs for Sark Road Ambulance but does not include costs for the Marine Ambulance or St.John's Ambulance on Guernsey	Paid in full for the costs for Sark Road Ambulance but does not include costs for the Marine Ambulance or St.John's Ambulance on Guernsey
Evacuation and repatriation service	Paid in full	Paid in full
Transportation from the islands to UK or another Islands (for treatment not available locally)	Up to £1,500 per year	Up to £1,500 per year
Dedicated Heart Nurse	Available	Available
Health at hand	Included	Included
Personal Case Management	Included	Included
Customer-on-Line	Included	Included
Security Hotline	Included	Included
<b>In-patient &amp; day-patient treatment</b> Outside area of cover	Paid in full for up to eight weeks treatment in any year up to a total of £50,000 a year.	Paid in full for up to eight weeks treatment in any year up to a total of £50,000 a year.
<b>Out-patient treatment</b> Out-patient treatment combined overall limit: i) Specialist consultations ii) Diagnostic tests	No annual maximum	No annual maximum

Benefit	The Islands Health Plan	
	SARK (Extensive)	Ultimate
iii) Complementary practitioner and physiotherapy	Treatment for GP referred physiotherapy and/or complementary practitioner treatment overall maximum of 10 sessions per year	
Psychiatric– out-patient consultations and treatment	Up to £1,000 per year	Up to £1,000 per year
<b>Cancer cover</b> Hospice donation	£100 per night	£100 per night
External prosthesis	Up to £5,000 per year	Up to £5,000 per year
Purchase of wigs	£150 per year	£150 per year
Transportation from the islands to UK or another Islands (for treatment not available locally) – for eligible cancer treatment only	No cover	Up to £1,500 per year
<b>Other benefits</b> GP fees	No cover but minor procedures covered in full under in-patient benefit	No annual maximum
Maternity cash benefit	No cover	£150 per birth
Adult Health Screen	up to £100 contribution towards a health check every two years	up to £200 contribution towards a health check every two years
Accidental damage to teeth	No cover	Up to £1,000 per year
Dental treatment (non-routine dental treatment only)	No cover	80% refund up to £350 per year
Optical cover - (prescribed optical cost & eye test)	No cover	80% refund up to £200 per year and up to £25 for an eye test
Additional notes Area of cover	British Crown dependencies Islands – Sark, Guernsey, Jersey and Isle of Man, UK and Europe	
Excess or annual deductibles options	£100 or £200	£100, £200, £500, £1,000 or £2,000
Excess rule	Does not apply to cash benefits, health screen, dental, optical, hospice and wigs	
Pricing	Regional pricing according to islands (including IOM), any incentives	
Hospital network	UK Directory for UK and Channel Islands hospitals, Any hospital in Europe	
Underwriting	Moratorium, Medical History Disregarded for 10+, Full Medical Underwriting and Continued Medical Exclusions	

Benefit	The Islands Health Plan	
	Premier	Classic
<b>In-patient &amp; day-patient treatment</b> Hospital and accommodation charges	Paid in full for any hospitals in Europe and for hospitals within our Directory	Paid in full for any hospitals in Europe and for hospitals within our Directory
Out of directory cash benefit – each night you receive in-patient/day-patient treatment in the UK not listed in UK Directory	£100 each day/night	£100 each day/night
Specialist fees (surgeons, anaesthetists and physicians)	No annual maximum	No annual maximum
Parent accommodation: This benefit is for the cost of one parent staying in hospital with a child under 18 years covered by the policy	Paid in full	Paid in full
<b>Out-patient cover</b> Surgical procedures	No annual maximum	No annual maximum
CT MRI and PET scans	Paid in full (£100 each visit if out of UK Directory)	Paid in full (£100 each visit if out of UK Directory)
<b>Cancer cover</b> Active treatment of cancer in-patient, day-patient or out-patient (radiotherapy and chemotherapy)	No annual maximum	No annual maximum
Follow-up consultation	Membership lifetime	Membership lifetime
Hospital-at-home	Paid in full	Paid in full
Palliative care	No annual maximum	No annual maximum
Dedicated Cancer Nurse	Available	Available
<b>Emergency and support benefits</b> Ambulance transport – for road ambulance	Paid in full for the costs for Sark Road Ambulance but does not include costs for the Marine Ambulance or St.John's Ambulance on Guernsey	Paid in full for the costs for Sark Road Ambulance but does not include costs for the Marine Ambulance or St.John's Ambulance on Guernsey
Evacuation and repatriation service	Paid in full	Paid in full
Transportation from the islands to UK or another Islands (for treatment not available locally)	Up to £1,500 per year	Up to £1,500 per year
Dedicated Heart Nurse	Available	Available
Health at hand	Included	Included
Personal Case Management	Included	Included
Customer-on-Line	Included	Included
Security Hotline	Included	Included
<b>In-patient &amp; day-patient treatment</b> Outside area of cover	Paid in full for up to eight weeks treatment in any year up to a total of £30,000 a year.	Paid in full for up to eight weeks treatment in any year up to a total of £25,000 a year.
<b>Out-patient treatment</b> Out-patient treatment combined overall limit: i) Specialist consultations ii) Diagnostic tests iii) Complementary practitioner and physiotherapy	£2,500 per year  Physiotherapy and complementary practitioner up to a combined limit of £300	£1,000 per year  Physiotherapy and complementary practitioner up to a combined limit of £300

Benefit	The Islands Health Plan	
	Premier	Classic
Psychiatric– out-patient consultations and treatment	Up to £1,000 per year	No cover
<b>Cancer cover</b> Hospice donation	£100 per night	n/a
External prosthesis	Up to £2,500 per year	Up to £1,500 per year
Purchase of wigs	£150 per year	£150 per year
Transportation from the islands to UK or another Islands (for treatment not available locally) – for eligible cancer treatment only	No cover	No cover
<b>Other benefits</b> GP fees	Up to £500 per year	No cover
Maternity cash benefit	£150 per birth	No cover
Adult Health Screen	up to £100 contribution towards a health check every two years	No cover
Accidental damage to teeth	Up to £1,000 per year	No cover
Dental treatment (non-routine dental treatment only)	80% refund up to £150 per year	No cover
Optical cover - (prescribed optical cost & eye test)	80% refund up to £100 per year and up to £25 for an eye test	Up to £25 for an eye test
Additional notes Area of cover	British Crown dependencies Islands – Sark, Guernsey, Jersey and Isle of Man, UK and Europe	
Excess or annual deductibles options	£100, £200, £500, £1,000 or £2,000	
Excess rule	Does not apply to cash benefits, health screen, dental, optical, hospice and wigs	
Pricing	Regional pricing according to islands (including IOM), any incentives	
Hospital network	UK Directory for UK and Channel Islands hospitals, Any hospital in Europe	
Underwriting	Moratorium, Medical History Disregarded for 10+, Full Medical Underwriting and Continued Medical Exclusions	

	The Islands Health Plan
Benefit	Core
<b>In-patient &amp; day-patient treatment</b> Hospital and accommodation charges	Paid in full for any hospitals in Europe and for hospitals within our Directory
Out of directory cash benefit – each night you receive in-patient/day-patient treatment in the UK not listed in UK Directory	£100 each day/night
Specialist fees (surgeons, anaesthetists and physicians)	No annual maximum
Parent accommodation: This benefit is for the cost of one parent staying in hospital with a child under 18 years covered by the policy	Paid in full
<b>Out-patient cover</b> Surgical procedures	No annual maximum
CT MRI and PET scans	Paid in full (£100 each visit if out of UK Directory)
<b>Cancer cover</b> Active treatment of cancer in-patient, day-patient or out-patient (radiotherapy and chemotherapy)	No annual maximum
Follow-up consultation	Membership lifetime
Hospital-at-home	Paid in full
Palliative care	No annual maximum
Dedicated Cancer Nurse	Available
<b>Emergency and support benefits</b> Ambulance transport – for road ambulance	Paid in full for the costs for Sark Road Ambulance but does not include costs for the Marine Ambulance or St.John's Ambulance on Guernsey
Evacuation and repatriation service	Paid in full
Transportation from the islands to UK or another Islands (for treatment not available locally)	Up to £1,500 per year
Dedicated Heart Nurse	Available
Health at hand	Included
Personal Case Management	Included
Customer-on-Line	Included
Security Hotline	Included
<b>In-patient &amp; day-patient treatment</b> Outside area of cover	No cover
<b>Out-patient treatment</b> Out-patient treatment combined overall limit: i) Specialist consultations ii) Diagnostic tests iii) Complementary practitioner and physiotherapy	No cover
Psychiatric– out-patient consultations and treatment	No cover

	The Islands Health Plan
Benefit	Core
<b>Cancer cover</b>	
Hospice donation	No cover
External prosthesis	No cover
Purchase of wigs	No cover
Transportation from the islands to UK or another Islands (for treatment not available locally) – for eligible cancer treatment only	No cover
<b>Other benefits</b>	
GP fees	No cover
Maternity cash benefit	No cover
Adult Health Screen	No cover
Accidental damage to teeth	No cover
Dental treatment (non-routine dental treatment only)	No cover
Optical cover - (prescribed optical cost & eye test)	No cover
Additional notes	
Area of cover	British Crown dependencies Islands – Sark, Guernsey, Jersey and Isle of Man, UK and Europe
Excess or annual deductibles options	£100, £200, £500, £1,000 or £2,000
Excess rule	Does not apply to cash benefits, health screen, dental, optical, hospice and wigs
Pricing	Regional pricing according to islands (including IOM), any incentives
Hospital network	UK Directory for UK and Channel Islands hospitals, Any hospital in Europe
Underwriting	Moratorium, Medical History Disregarded for 10+, Full Medical Underwriting and Continued Medical Exclusions