

The maximum benefits payable in any one benefit year under the **additional plans** are as indicated below:

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
<b>Dental</b>						
50% of the cost of treatment limited to the amount covered by the plan selected in each benefit year.	£40	£80	£120	£160	£200	£400
<b>Optical</b>						
Benefit can be claimed towards the cost of eye tests, spectacles and permanent lenses and is limited to the amount covered by the plan selected in each benefit year. (see 1 below)	£30	£60	£90	£120	£150	£300
<b>Physiotherapy and Associated Treatments</b>						
50% of the cost of treatment, limited to the amount covered by the plan selected in each benefit year. (see 2 below)	£60	£120	£180	£240	£300	£600

Additional Group Plans A, B and C are available for inclusion with the Group Medical Plan at an extra charge as shown in the current Table of Contribution Rates. The maximum that can be claimed in any one benefit year under these plans are indicated below:

	Plan A	Plan B	Plan C
<b>Dental</b>			
50% of the cost of treatment limited to the amount covered by the plan selected in each benefit year.	£80	£200	£400
<b>Optical</b>			
Benefit can be claimed towards the cost of eye tests, spectacles and permanent lenses and is limited to the amount covered by the plan selected in each benefit year. (see 1 below)	£60	£150	£300
<b>Physiotherapy and Associated Treatments</b>			
50% of the cost of treatment, limited to the amount covered by the plan selected in each benefit year. (see 2 below)	£120	£300	£600

Notes:

- Optical benefit can be claimed towards the cost of eye tests, new spectacles and lenses including permanent contact lenses. However, we do not cover the cost of daily/monthly disposable contact lenses.
- Physiotherapy, Chiropody, Acupuncture & Bowen Therapy benefit is payable towards the cost of treatment by a qualified and States approved professional in the Bailiwick of Guernsey. We will not cover claims for other types of treatment regardless of whether they are deemed similar or the member has been referred or recommended by a doctor or any other person.