

'Business Plan Extra'

'Business Plan Extra' has been designed to look out for your health, from **day-to-day** benefits and comprehensive in patient and out patient cover, to unique member benefits which allow you to actively improve your health. By becoming a health member with Aviva you will enjoy unrivalled access to more hospitals and treatment centres than any other insurer. Plus you'll receive cover for unique maternity benefits, including post natal home help, 4D scans, partner benefit as well as the best scan cover on the market.

In Patient Benefits

- Semi-private room in a private hospital, subject to €75 excess per episode of care
- Full cover for listed cardiac and special procedures in high-tech hospitals subject to €50 excess
- Full cover for day case procedures in private & high tech hospitals, subject to €75 excess
- Covered for 45% of the cost of a semi-private room in a high tech hospital, subject to an additional €500 excess per claim*
- Covered for 35% of the cost of a private room in a high tech hospital, subject to an additional €500 excess per claim*
- Excellent maternity cover
- A&E abroad – up to €100,000
- Cover for overseas procedures



Member Benefits

- Health screening
- Laser eye surgery
- Orthodontics
- Quit smoking
- Cervical cancer vaccine
- Travel vaccinations

EAP

- Embedded Employee Assistance Programme
- Aviva EAP Service is a confidential phone based service staffed by experienced counsellors, providing support for those having difficulties at work or at home
- 6 face-to-face counselling sessions
- 24-hour access, 365 days a year

Out Patient Benefits

- Extensive out patient benefits with low excess
- Individual excess – €150
- Family excess – €250

Day-to-day Benefits

The Aviva '**Business Plan Extra**' looks out for those everyday medical expenses by giving you cover for:

- **Day-to-day** medical expenses
- Complementary and alternative practitioners
- Out patient benefits



More on **day-to-day** benefits

With health insurance from Aviva you get day-to-day benefits that can help you can look out for those everyday medical expenses such as visits to your G.P. or dentist, and even visits to a wide range of alternative practitioners such as acupuncturists and massage therapists.

'**Business Plan Extra**' will give you back up to 50% of your **day-to-day** costs. This means you get up to 50% off an extensive range of **day-to-day** medical expenses without paying any excess.

Children qualify for all of the below benefits and have additional cover each year of up to €30 per visit for 8 child counselling sessions and 8 speech and language therapy sessions.

Your **day-to-day** benefits are detailed in the below table:

Benefit	Amount covered	Max Visits
G.P.	50% charge up to €30 per visit	25
Physiotherapist	50% charge up to €30 per visit	25
Dentist	50% charge up to €30 per visit	25
Other day-to-day practitioners	50% charge up to €30 per visit	24
Health screen	Up to €100 per annum	-
Hearing test	50% charge up to €25 per visit	1
Eye test (includes glasses/lens)	50% charge up to €25 per visit	1
Prescriptions	50% charge up to €25 per year	-
Consultant fees	50% charge up to €70 per visit	-
Pre/post natal consultations	50% refund up to €250 per annum	-
Psycho oncology counselling	50% charge up to €25 per visit	8
Manual lymph drainage	50% charge up to €25 per visit	8
Pathology & radiology technical charges	50% of charge	-
Pathology & radiology professional fees	50% of charge as per schedule of benefits for professional fees	-
Speech & language therapist	50% charge up to €30 per visit	8
Child counselling	50% charge up to €30 per visit	8
A&E levy	€66 for 2 visits per annum	2

List of other **day-to-day** practitioners

- Acupuncturist
- Chiroprapist
- Chiropractor
- Dietitian
- Homeopath
- Massage Therapist
- Medical Herbalist
- Occupational Therapist
- Osteopath
- Physical Therapist
- Podiatrist
- Reflexologist