

Health Insurance from Aviva

Level 2 Hospital

Level 2 Hospital *with day-to-day*



Aviva is Ireland's largest insurance provider with a long term commitment to providing quality health insurance to you and your family.

Looking out for your health is at the heart of everything we do. We have a plan for every budget and we are committed to giving you access to better healthcare for less.

Why choose Health Insurance from Aviva?

- Access to more hospitals and scan centres than any other insurer
- Excellent range of maternity benefits
- Dental Access Package included at no extra cost to your plan
- 24/7 access to our Nurse-on-Call service



Exclusive Member Benefits

As an Aviva member, you can also avail of **exclusive discounts** on an excellent range of member benefits. There are no waiting periods for these benefits so you can start using them as soon as you become a member.

Member Benefit Discounts*
Aviva Dental Access Package at Smiles & Town Dental clinics
Health Screening at Charter Medical Group and EHA centres
Cervical Cancer Vaccination at Point of Care clinics
Asthma management program with Asthma Care Ireland
Allen Carr's 'Easyway to Stop Smoking' program
Laser Eye Surgery with Optical Express
Fitsquad outdoor group fitness training
The Little Gym , Liffey Valley



*This list provides a summary of member benefits available. To view details of all member benefit discounts available please consult your member handbook, table of cover or www.avivahealth.ie

Level 2 Hospital from Aviva

If you're looking for comprehensive in-patient cover, then **Level 2 Hospital** is the right choice for you. Just take a look at some of our in-patient benefits listed in the table below.

Hospital cover

In-Patient benefits	Cover
Hospital cover	
Semi-private room in a private hospital	Covered
Private room in a private hospital	Covered at semi-private rate
Listed cardiac procedures in high-tech hospitals	Full cover
Listed special procedures in high-tech hospitals	90% cover
Day case procedures in private & high-tech hospitals	Covered

Excellent maternity cover

Benefits	Cover
Public Hospital Cover	Full cover for 3 nights
Grant-in-aid/home births	Up to €4,000 contribution
Post-natal home help	Covered for up to 3 days domestic home help
Breastfeeding Consultancy	€30 x 2 sessions
Partner Benefit	€50 x 2 days for travel, accommodation & child minding expenses
Newborns go free until the next renewal after their first birthday*	Covered

*Newborns can only be added for free to the same level of cover as the policy holder

For full details of cover consult your member handbook and table of cover.

Our plans at a glance

With **Level 2 Hospital**, you'll have cover for a wide range of out-patient benefits such as those listed in the table below. There is a low out-patient excess of €150 for an individual or €250 for a family.

Out-patient benefits	Amount covered
Benefits not subject to an excess	
Health Screen at any centre	€100 every 2 years
Scan Cover: MRI, CT & PET-CT in approved centres	Full cover
Benefits subject to an excess	
Home nursing	€40 x 20 days
Manual lymph drainage	€50 x 5 visits
Psycho-oncology counselling	€40 x 5 visits
Public A&E cover	€60 x 3 visits
Emergency dental Care	€500
Consultant fees¹	€60 per visit, unlimited visits
Pre/post natal medical expenses	Up to €400
Pathology & Radiology: Cost of test Consultant fees	50% cover 50% as per schedule of benefits for professional fees ²
Scan Cover: MRI in non-approved centres CT in non-approved centre	€350 contribution €200 contribution

1. Please note that on Level 2 Hospital with day-to-day these benefits can be claimed either as a day-to-day benefit or as an out-patient benefit. The level of benefit payable will be the greater of either day-to-day or out-patient.
2. For the schedule of benefits for professional fees please contact Aviva on 1890 717 717.

For full details of cover consult your member handbook and table of cover.

Level 2 Hospital with day-to-day

With Aviva's **Level 2 Hospital with day-to-day**, you get all of the cover and benefits of **Level 2 Hospital** but you also get additional cover to help you look out for everyday medical expenses, including those listed in the table below:

Benefit	Amount covered
G.P.	Up to €30 per visit for up to 4 visits
Dentist	Up to €30 per visit for up to 4 visits
Physiotherapist	Up to €30 per visit for up to 4 visits
Alternative Practitioners	Up to €30 per visit for up to 4 combined visits

Alternative Practitioners: Acupuncturist, Chiropodist, Chiropractor, Dietician, Homeopath, Massage Therapist, Medical Herbalist, Occupational Therapist, Osteopath, Physical Therapist, Podiatrist, Voice Coaching & Reflexologist.

For full details of cover consult your member handbook and table of cover.



Waiting periods explained

<p>1 Switching to us from a different provider?</p>	<p>Once you have served initial waiting periods with your previous insurer you do not have to re-serve them with Aviva</p>
<p>2 Switching and upgrading your level of cover?</p>	<p>You will need to wait 2 years (5 years if aged over 65) to access enhanced benefits for a medical condition which you have at the time of switching and/or upgrading.</p>
<p>3 I haven't had health insurance for a while?</p>	<p>If your break in cover has been more than 13 weeks then you will have to re-serve waiting periods. The waiting periods that you must re-serve will depend on your age on joining Aviva.</p>
<p>4 I have never had health insurance?</p>	<p>You may have to serve initial and pre-existing condition waiting periods depending on your age on joining Aviva.</p>

Waiting periods for those new to health insurance

Your age on joining	Accident or injury	New conditions	Pre-existing conditions	Maternity ¹	Day-to-day benefits
<55 years	Immediately	26 weeks	5 years	52 weeks	Immediately
55~59 years	Immediately	52 weeks	7 years	52 weeks	1 year
60~64 years	Immediately	52 weeks	10 years	52 weeks	1 year
65+ years	Immediately	104 weeks	10 years	52 weeks	2 years

1. There is a waiting period of 42 weeks for post-natal home help, cord blood stem cell preservation, Doula, breastfeeding consultancy and partner benefit. For all other maternity benefits not listed, a waiting period of 52 weeks applies.

If you want to know more, just ask.
Call our dedicated team on

 1890 71 66 66

Or visit www.avivahealth.ie

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Please note this document only provides an overview of the cover provided. For full details on the level of cover please consult the relevant member handbook and table of cover.

Aviva Health Insurance Ireland Limited is regulated by the Central Bank of Ireland.