

## Business Plan Complete TABLE OF COVER

This table of cover must be read in conjunction with your member certificate and membership handbook.

IN PATIENT BENEFITS	Business Plan Complete
<b>Hospital cover:</b>	
Consultants fees	Covered
Inpatient scans	Covered
<b>Public Hospital</b>	
Semi-private room	Covered
Private room	Covered
Day case	Covered
<b>Private Hospital</b>	
Semi-private room	€75 excess per claim
Private room	€150 excess per claim
Day case	€75 excess per claim
<b>High-tech Hospital</b>	
Semi-private room	45% cover subject to €500 excess
Private room	35% cover subject to €500 excess
Day case	€75 excess per claim
Listed cardiac procedures	€50 excess per claim
Listed special procedures	€50 excess per claim
<b>Maternity:</b>	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount / home births	Covered up to €3,450
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>1</sup>
Newborn free till next renewal	Covered
Post natal home help (PNHH)	Covered for up to 3 days domestic home help
Alternative amount for post natal home help	€120
Doula Ireland	€300 discount (€300 rebate if PNHH is not availed of)
Cord blood stem cell preservation	€600 contribution single child & identical twins €900 contribution non identical twins
Breastfeeding Consultancy	€25 x 2 sessions
Partner Benefit	€50 x 2 days for travel, accommodation & child minding expenses
<b>A&amp;E abroad:</b>	
Hospital bill for inpatient treatment	Covered up to €100,000
Repatriation expenses	Covered up to €1 million
Expenses for companion who remains with you	Covered up to €1,000
Companion repatriation expenses	Covered up to €1,000
24 hour telephone assistance	Yes
<b>Elective overseas referral:</b>	
Benefit abroad for surgical procedures that are not available in Ireland	Yes – up to the amount for the most similar surgical procedure to treat the same condition in Ireland
Benefit abroad for surgical procedures that are available in Ireland	Yes - subject to level of cover available in Ireland
<b>Psychiatric treatment:</b>	
Not related to substance abuse	100 days
Related to substance abuse	91 days per 5 years

Other inpatient benefits:	
Oncotype DX	Covered
Convalescence benefits	€50 x 14 consecutive days per episode
Child home nursing care	€100 x 14 days (following inpatient stay of minimum 5 days)
Parent accompanying child	€40 x 14 days (not payable for the first 3 days)
Point of Care: Day case procedure for Rheumatology & Chemotherapy	Covered
Cancer Support Benefit (for accommodation expenses when travelling more than 50km)	Up to €100 per day for up to a maximum of €1500 per calendar year
Medical ambulance costs	Covered, if certified as being medically necessary
Asthma care program (Asthma Care Ireland)	€65 adult contribution/€135 child contribution
Stress management line	365 days stress line
Employee assistance program	6 face to face follow up counselling sessions

OUT PATIENT BENEFITS – not subject to excess	
Nurse-on-call	Yes
Vaccinations	Travel vaccinations : €50 per year
Health screen at any centre	Up to €100 per annum
Out-patient scan cover (in approved centres):	
PET-CT	Covered
MRI	Covered
CT	Covered

OUT PATIENT BENEFITS – subject to excess	
Individual excess	Outpatient:€150 excess Day to day: €1 excess
Family excess	Outpatient: €250 excess Day to day: €1 excess
Maximum amount of outpatient benefits per member per policy year	€4,000
Consultant fees <sup>4</sup>	€55 per visit
Home nursing	€40 x 20 days
Pre/Post natal medical expenses <sup>4</sup>	€400
Emergency dental care	€450
Manual Lymph Drainage <sup>4</sup>	€40 x 5 visits
Psycho-oncology counselling <sup>4</sup>	€40 x 5 visits
Medical and surgical appliances	As per specified list <sup>2</sup>
Pathology: cost of test <sup>4</sup>	Covered
Pathology consultant fees <sup>4</sup>	€20 per referral
Radiology cost of test <sup>4</sup>	Covered
Radiology consultant fees <sup>4</sup>	As per schedule of benefits for professional fees <sup>1</sup>

Scans	
MRI: non approved centre	€350
CT: non approved centre	€200
PET-CT: non approved centre	Not covered

### DAY TO DAY BENEFITS – not subject to excess

#### Day to day practitioners:

GP visits	€40 x 12 visits
Dentist visits	€40 x 12 visits
Physiotherapy visits	€40 x 12 visits
Alternative practitioners <sup>3</sup>	€40 x 12 combined visits

#### General day to day benefits:

Public A & E cover	€66 x 2 visits
Hearing test	50% up to €25 x 1
Optical (eye test and/or glasses/lenses combined)	50% up to €25 x 1
Prescriptions	50% up to €25 per annum
Child and speech language therapist	50% up to €30 x 8 visits
Child counselling	50% up to €30 x 8 visits
Consultant fees <sup>4</sup>	50% up to €70 per visit
Pre/Post natal medical expenses <sup>4</sup>	50% up to €250
Manual lymph drainage <sup>4</sup>	50% up to €25 x 8 visits
Psycho-oncology counselling <sup>4</sup>	50% up to €25 x 8 visits
Pathology-cost of test <sup>4</sup>	50% Cover
Pathology consultant fees <sup>4</sup>	50% as per schedule of benefits for professional fees <sup>1</sup>
Radiology - cost of test <sup>4</sup>	50% Cover
Radiology consultant fees <sup>4</sup>	50% as per schedule of benefits for professional fees <sup>1</sup>

<sup>1</sup>For the schedule of benefits for professional fees please contact Aviva on 1890 717 717

<sup>2</sup> For the medical and surgical appliances list please contact Aviva on 1890 717 717 or visit [www.avivahealth.ie](http://www.avivahealth.ie)

<sup>3</sup>Alternative Practitioners include the following: Acupuncturist, Chiropodist, Chiropractor, Dietician, Homeopath, Massage Therapist, Medical Herbalist, Occupational Therapist, Osteopath, Physical Therapist, Podiatrist, Reflexologist

<sup>4</sup>Please note that these benefits can be claimed either as a day to day benefit or as an outpatient benefit. The level of benefit payable will be the greater of either day to day or outpatient.

### MEMBER BENEFITS

Aviva Dental Package at Smiles and Town Dental clinics	Health checks
Laser eye surgery at Optical Express	4 D scans
Cervical cancer vaccination at Point of Care Centres	U Mamma
Health screening	MTC Healthcare

**For full details on the above member benefits please visit the 'Member Benefits' section on [www.avivahealth.ie](http://www.avivahealth.ie)**

**Please refer to terms and conditions in the membership handbook.  
April 2011**