

## Business Plan Extra TABLE OF COVER

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

IN PATIENT BENEFITS	Business Plan Extra
<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	Semi-private rate + €75 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	Yes
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 (additional €300 rebate if PNHH is not availed of)
Cord blood stem cell preservation	€600 contribution single child & identical twins €900 contribution non identical twins
Breast feeding consultancy	€25 x 2 sessions
Partner benefit	€50 x 2 sessions
<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
<b>Other inpatient benefits:</b>	
Oncotype DX	Covered

Convalescence benefits	€50 x 14 days
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	€100 per annum
<b>Out-patient scan cover (in approved centres):</b>	
PET-CT	Covered
MRI	Covered
CT	Covered

#### OUT PATIENT BENEFITS – subject to excess

Individual excess	Outpatient: €150/Day to day: €1
Family excess	Outpatient: €250 /Day to day:€1
Maximum amount of outpatient benefits per member per policy year	€4,000
Pre/Post natal medical expenses <sup>4</sup>	€400
Home nursing	€40 x 20 days
Consultant fees <sup>4</sup>	€55 per visit
Emergency dental care	€450
Medical and surgical appliances	As per specified list
Manual lymph drainage <sup>4</sup>	€40 x 5 visits
Psycho-oncology counselling <sup>4</sup>	€40 x 5 visits
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>
<b>Scans</b>	
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	Business Plan Extra
<b>Day to day practitioners</b>	
GP visits	50% up to €30 x 25 visits
Dentist visits	50% up to €30 x 25 visits
Physiotherapy visits	50% up to €30 x 25 visits
Alternative practitioners <sup>3</sup>	50% up to €30 x 24 combined visits
<b>Other day to day benefits</b>	
Pre/Post natal medical expenses <sup>4</sup>	50% up to €250
Prescriptions	50% up to €25 per annum
Public A & E cover	€66 x 2 visits
Hearing test	50% up to €25 x 1 visit
Optical (eye test and/or glasses/lenses combined)	50% up to €25 x 1 visit
Child speech and 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
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 benefit 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 benefit 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 <a href="http://www.avivahealth.ie">www.avivahealth.ie</a> <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
<b>For full details on the above member benefits please visit the 'Member Benefits' section on <a href="http://www.avivahealth.ie">www.avivahealth.ie</a></b>	

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