

Business Plan Select TABLE OF COVER

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

IN PATIENT BENEFITS	Business Plan Select
Hospital cover:	
Consultants fees	Covered
Inpatient scans	Covered
Public Hospital	
Semi-private room	Covered
Private room	Covered
Day case	Covered
Private Hospital	
Semi-private room	€125 excess per claim
Private room	Semi-private rate + €125 excess per claim
Day case	€125 excess per claim
High-tech Hospital	
Semi-private room	45% cover subject to €500 excess
Private room	35% cover subject to €500 excess
Day case	€125 excess per claim
Listed cardiac procedures	€125 excess per claim
Listed special procedures	€50 excess per claim
Maternity:	
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 ¹
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 (€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
A&E abroad:	
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
Elective overseas referral:	
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
Psychiatric treatment:	
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 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	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
Family excess	Outpatient: €250 excess Day to day: €1
Maximum amount of outpatient benefits per member per policy year	€4,000
Home nursing	€40 x 20 days
Emergency dental care	€450
Medical and surgical appliances	As per specified list ²
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	€25 x 7 visits
Dentist visits	€25 x 7 visits
Physiotherapy visits	€25 x 7 visits
Alternative practitioners ³	€25 x 7 combined visits
Other day to day benefits	
Pre/Post natal medical expenses ⁴	Outpatient:€400 (subject to outpatient xs) Day to day: 50% up to €250
Public A & E cover	€66 x 2 visits
Consultant fees ⁴	Outpatient: €55 per visit (subject to outpatient xs) Day to day: 50% up to €70 per visit
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
Manual lymph drainage ⁴	Outpatient: €40 x 5 visits (subject to outpatient xs) Day to day: 50% up to €25 x 8 visits
Psycho-oncology counseling ⁴	Outpatient: €40 x 5 visits (subject to outpatient xs) Day to day:50% up to €25 x 8 visits
Pathology-cost of test ⁴	Outpatient: Covered (subject to outpatient xs) Day to day;50%cover
Pathology consultant fees ⁴	Outpatient:€20 per referral (subject to outpatient xs) Day to day: 50% as per schedule of benefits for professional fees ¹
Radiology - cost of test ⁴	Outpatient: Covered Day to day; 50% cover
Radiology consultant fees ⁴	Outpatient: As per schedule of benefits for professional fees ¹ (subject to outpatient xs) Day to day: 50% as per schedule of benefits for professional fees ¹
<p>¹For the schedule of benefits for professional fees please contact Aviva on 1890 717 717</p> <p>² For the medical and surgical appliances list please contact Aviva on 1890 717 717 or visit www.avivahealth.ie</p> <p>³Alternative Practitioners include the following: Acupuncturist, Chiropodist, Chiropractor, Dietician, Homeopath, Massage Therapist, Medical Herbalist, Occupational Therapist, Osteopath, Physical Therapist, Podiatrist, Reflexologist</p> <p>⁴Please 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.</p>	

MEMBER BENEFITS	
Aviva Dental Package at Smiles and Town Dental clinics	Health checks & Health screening
Laser eye surgery at Optical Express	4 D scans
Cervical cancer vaccination at Point of Care Centres	U Mamma & MTC Healthcare
For full details on the above member benefits please visit the 'Member Benefits' section on www.avivahealth.ie	
Please refer to terms and conditions in the membership handbook. April 2011	