



HEALTH PLAN 1002 LEVEL 2 XS + DAY TO DAY 50 TABLE OF COVER

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

IN PATIENT BENEFITS	HEALTH PLAN 1002 LEVEL 2 XS
Hospitals excluded from cover	None
Additional hospitals covered	None
Indication of differences in categorisation of hospitals	Hospitals are as categorised in the handbook
Type of accommodation cover	C
Excess	An excess of €100 applies on private hospital claims. This is applicable to members staying in either a semi-private or a private room. If you wish to upgrade to a private room, an additional excess of €75 per night will also apply. A €100 excess also applies to day case treatments in private hospitals. These excesses apply per episode of care.
Inclusion of consultants fees	Yes
Inclusion of in patient scans	Yes
Out patient scan cover (in approved centres)	
PET-CT	Full cover
MRI	Full cover
CT	Full cover
Out patient scan cover (in non approved centres) ¹	
MRI	Covered up to €350
CT	Covered up to €200
In patient stress and psychiatric benefits (not related to alcohol or substance abuse)	180 days per year
In patient stress and psychiatric benefits (related to alcohol or substance abuse)	91 days per 5 years
Public hospital cover for maternity	3 days accommodation
Grant-in-aid amount	Covered up to €3,450
Cover for home births	Covered up to €3,450
Maternity consultant fees	As per schedule of benefits for professional fees
Is newborn free till next renewal	Yes
Post natal home help	Up to €300 over 3 days (or Doula services)
Alternative amount for post natal home help	€120 if benefit not otherwise available
Doula services	€300 discount & €300 contribution if post natal home help not availed of
4D scans	Covered up to €55 with Ultrasound Dimensions
4D scans	Covered up to €50 with InnerVision Ultrasound

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3D/4D Scans & Fetal well-being	22.7% discount with Charter Medical
Repeat 3D/4D Scans ²	23% discount with Charter Medical
Follicular tracking	24% discount with Charter Medical
Early dating/ Viability	24% discount with Charter Medical
1 st Trimester Screen	24% discount with Charter Medical
Fetal anomaly & gender	25% discount with Charter Medical
Growth Scan (Fetal well-being)	23.3% discount with Charter Medical
Ultrasound Package 1	33% discount with Charter Medical
Ultrasound Package 2	31% discount with Charter Medical
Breastfeeding consultancy	€25 x 2 visits
Partner benefit	€50 x 2 days
U Mamma	15% discount on pre and post natal care services
Fertility Products	25% discount on selected products
Cover for child home nursing	€100 x 14 days
Cover for parent accompanying child	€40 x 14 days
Nurse-on-call	Yes
Chemotherapy/ Rheumatology Day Case Procedure	Full Cover if carried out by Point of Care Services
Cover for Asthma Care Programme	€135 contribution for child, €65 contribution for adult
Convalescence benefits	€50 x 14 days
Ambulance costs	Yes, see list
Benefit abroad for surgical procedures that are available in Ireland	Yes
Benefit abroad for surgical procedures that are not available in Ireland	Yes
Overseas A & E benefits	Yes
Hospital bill for in patient treatment	Covered up to €100,000
Expenses for companion who remains with you	Covered up to €1,000
Repatriation expenses	Covered up to €1 million
Companion Repatriation expenses	Covered up to €1,000
24 hour telephone assistance	Yes
Cancer Support Benefit	Up to €100 per day for up to a maximum of €1500 per calendar year

1 Subject to out patient excess

2 With same pregnancy

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OUT PATIENT BENEFITS	HEALTH PLAN 1002 LEVEL 2 XS
Family out patient excess	€250
Individual out patient excess	€150
Maximum amount of out patient benefits per policy	€4000
Consultants fees ¹	€55 per visit
Pathology – consultant fees ¹	€20 per visit
Pathology – cost of test ¹	Full cover
Radiology – consultant fees ¹	As per schedule of benefits for professional fees
Radiology – cost of test (excluding out patients scans) ¹	Full cover
Emergency dental care	Covered up to €450
Pre/post natal care ¹	Covered up to €400
Home nursing	€40 x 20 days
Public hospital out patient levy	€20 per annum
Medical and surgical appliances	Covered as per specified list
Travel Vaccines	€50 contribution
Psycho-oncology counselling ¹	€40 per visit for up to 5 visits
Manual lymph drainage ¹	€40 per visit for up to 5 visits

¹ If you have purchased **day-to-day 50** you will normally claim these benefits as part of the **day-to-day 50** plan rather than as out patient cover.

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MEMBER BENEFITS	HEALTH PLAN 1002 LEVEL 2 XS
Laser Eye Surgery ¹	22.5% discount on total cost
Smiles in Office Treatment ²	30% discount on total cost
Smiles at Home Matrix Kit ²	21.5% discount on total cost
Smiles in Office Treatment and Smiles at Home Matrix Kit ²	25% discount on total cost
Dental Veneers by Lumineers Treatment ²	12.5% discount on total cost
Smiles Orthodontic Treatment ²	20% discount on total cost
Aviva Standard Health Screen	33% discount if carried out by Charter Medical Group
Aviva Medi Health Screen	31% discount if carried out by Charter Medical Group
Aviva Executive Health Screen	29% discount if carried out by Charter Medical Group
Health Check level 1	29.4% discount if carried out by EHA
Executive Health Screen level 2	33% discount if carried out by EHA
Smoking Cessation benefit – Allen Carr's Easyway to Stop Smoking	33% refund on total cost
Cervical Cancer Vaccination	€150 contribution if carried out by Point Of Care Health Services.

¹ Benefits must be provided by Optical Express.

² Benefits must be provided by Smiles Clinics or Town Dental Clinics.

EAP BENEFITS	HEALTH PLAN 1002 LEVEL 2 XS
EAP Service 3	Available to Aviva members 24 hrs a day, 365 days a year, EAP is a confidential phone based service staffed by experienced counsellors. Contact EAP Consultants Ltd on 1850 717 777
Covered for 1 face to face counselling session	Simply send in your receipt once the session has been completed. The session is covered up to €50.

³ There are certain exceptional circumstances in which a counsellor may be under legal or ethical duty to disclose information. This is explained to you by the counsellor. These exceptional circumstances are in place to ensure your safety and the safety of others and to comply with the law.

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HEALTH PLAN 1001 LEVEL 2 XS + DAY-TO-DAY 50 TABLE OF COVER

This table of cover must be read in conjunction with your member certificate and membership handbook.
Check on your membership certificate if you are covered for **day-to-day** benefits.

DAY-TO-DAY 50 BENEFITS	AMOUNT COVERED	MAX VISITS
Overall Maximum Benefit	Max €8000 per policy year	
G.P. visits ¹	50% of charge up to €30 per visit	15
Prescription	50% of charge up to €25 per annum	No limit
Consultant fees (excluding maternity)	50% of charge up to €70 per visit	No limit
Pre/post natal consultant care ²	50% of charge up to total of €250 per annum	No limit
Dentist ¹	50% of charge up to €25 per visit	8
Eye test	50% of charge up to €25 per visit	1
Physiotherapy visits ¹	50% of charge up to €25 per visit	8
Hearing test	50% of charge up to €25 per visit	1
Other day-to-day practitioners	50% of charge up to €25 per visit	Max of 8 visits to each of the practitioners listed below
Psycho-oncology counselling	50% of charge up to €25 per visit	8
Manual lymph drainage	50% of charge up to €25 per visit	8
Child counselling (child benefit)	50% of charge up to €25 per visit	8
Child speech & language therapy (child benefit)	50% of charge up to €25 per visit	8
Health screen (adult benefit)	50% of charge up to €100 per annum	No limit
Pathology – cost of test	50% of charge	No limit
Pathology consultant fees	50% of charge as per schedule of benefits for professional fees	No limit
Radiology – cost of test ³	50% of charge	No limit
Radiology consultant fees ³	50% of charge as per schedule of benefits for professional fees	No limit

¹ This benefit can be pooled by members on the policy.

Please see terms and conditions on your membership handbook.

² Subject to a 42 week waiting period

³ MRI, CT, PET-CT scans are not included under radiology in **day-to-day 50** benefits.

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

Acupuncturist, Chiropodist, Chiropractor, Dietitian, Homeopath, Massage therapist, Medical Herbalist, Occupational therapist, Osteopath, Physical therapist, Podiatrist, Reflexologist

Please refer to terms and conditions in the membership handbook.

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