



Level 1 Everyday (Teachers) TABLE OF COVER

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

IN PATIENT BENEFITS	Level 1 Everyday (Teachers)
Irish Hospitals excluded from cover	None
Additional hospitals covered	None
Indication of differences in categorisation of hospitals	Hospitals are as categorised in the handbook
Hospital and accommodation type	A
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)	
MRI	Covered up to €200
CT	Covered up to €150
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 nights accommodation
Grant-in-aid amount	Covered up to €3,000
Cover for home births	Covered up to €3,000
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
Alternative amount for post natal home help	€120 if benefit not otherwise available
Cord blood stem cell preservation	€600 contribution for single child & identical twins €900 contribution for non identical twins
4D scans	Covered up to €55 with Ultrasound Dimensions
4D scans	Covered up to €50 with InnerVision Ultrasound
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
U Mamma	15% discount on pre and post natal care

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	services
Fertility Products	25% discount on selected products
Nurse-on-call	Yes
Convalescence benefits	€30 x 14 days
Ambulance costs	Yes
Benefit abroad for surgical procedures that are available in Ireland	No
Benefit abroad for surgical procedures that are not available in Ireland	Yes
A&E abroad:	
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

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OUT PATIENT BENEFITS	Level 1 Everyday (Teachers)
Individual out patient excess	€1 excess (refunded)
Family out patient excess	€1 excess (refunded)
Maximum amount of out patient benefits per member per policy year	€4,000
G.P visits	Up to €30 per visit x 25 per year
Dentist visits	Up to €30 per visit x 25 per year
Physiotherapy visits	Up to €30 per visit x 25 per year
A&E cover	Up to €60 per visit (max. 3 visits)
Consultants fees	€60 per visit
Home Nursing	Up to €40 per day for up to 20 days
Pathology – consultant fees	50% refund of cost as per schedule of benefits for professional fees
Pathology – cost of test	50% refund
Radiology – consultant fees	50% refund of cost as per schedule of benefits for professional fees
Radiology – cost of test (excluding out patients scans)	50% refund
Emergency dental care	Covered up to €450
Pre/post natal care	Covered up to €300 in year of birth
Medical and surgical appliances	Covered as per specified list
Vaccinations ²	Up to €50 for Vaccinations (flu or travel) per year
Voice coaching ²	€30 per visit for up to 5 visits
Manual lymph drainage	€50 per visit for up to 5 visits

2 Not subject to outpatient excess

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MEMBER BENEFITS	Level 1 Everyday (Teachers)
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 Services

¹ Benefits must be provided by Optical Express

² Benefits must be provided by Smiles Clinics or Town Dental

Please refer to terms and conditions in the membership handbook.

March 2010

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