



## 'WE PLAN' 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	'WE PLAN' 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 €75 applies in relation to private and High-tech hospital charges for in patient and day case treatment. This means that there will be a shortfall of €75 from the level of cover as indicated under 'C' in the type of accommodation cover in your membership handbook for all private and High-tech hospitals. You will be required to pay this shortfall to the hospital in addition to any other shortfalls as indicated in the membership handbook.
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) <sup>1</sup>	
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

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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 <sup>2</sup>	23% discount with Charter Medical
Follicular tracking	24% discount with Charter Medical
Early dating/ Viability	24% discount with Charter Medical
1 <sup>st</sup> 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
Asthma care programme with Asthma Care Ireland	Adult: €65 contribution/ Child: €135 contribution
Convalescence benefits	€50 x 16 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:	
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

<sup>1</sup> Subject to out patient excess

<sup>2</sup> With same pregnancy

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OUT PATIENT BENEFITS	'WE PLAN' LEVEL 2 XS
Family out patient excess	€250
Maximum amount of out patient benefits per policy	€4000
Consultants fees <sup>1</sup>	€55 per visit
Pathology – consultant fees <sup>1</sup>	€20 per visit
Pathology – cost of test <sup>1</sup>	Full cover
Radiology – consultant fees <sup>1</sup>	As per schedule of benefits for professional fees
Radiology – cost of test (excluding out patients scans) <sup>1</sup>	Full cover
Emergency dental care	Covered up to €450
Pre/post natal care <sup>1</sup>	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
Psycho-oncology counselling <sup>1</sup>	€40 per visit for up to 5 visits
Manual lymph drainage <sup>1</sup>	€40 per visit for up to 5 visits

<sup>1</sup> 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.

## 'WE PLAN' LEVEL 2 XS + DAY TO DAY 50 TABLE OF COVER

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

<sup>1</sup> Benefits must be provided by Optical Express

<sup>2</sup> Benefit must be provided by Smiles or Town Dental Clinics

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## DAY-TO-DAY 50 TABLE OF COVER

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DAY-TO-DAY BENEFITS	AMOUNT COVERED	MAX VISITS
Overall maximum benefit	Max €8000 per member per policy year	
G.P. Visits <sup>1</sup>	50% of charge up to €30 per visit	15
Prescriptions	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 <sup>2</sup>	50% of charge up to total of €250 per annum	No limit
Dentist <sup>1</sup>	50% of charge up to €25 per visit	8
Eye test	50% of charge up to €25 per visit	1
Hearing test	50% of charge up to €25 per visit	1
Physiotherapy visits <sup>1</sup>	50% of charge up to €25 per visit	8
Other day-to-day practitioners	50% of charge up to €25 per visit	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	50% of charge up to €100 per annum	No limit
Pathology technical charges	50% of charge	No limit
Pathology professional fees	50% of charge as per schedule of benefits for professional fees	No limit
Radiology technical charges <sup>3</sup>	50% of charge	No limit
Radiology professional fees <sup>3</sup>	50% of charge as per schedule of benefits for professional fees	No limit

<sup>1</sup> This benefit can be pooled by members on the policy

<sup>2</sup> Subject to 42 week waiting period

<sup>3</sup> MRI, CT or PET 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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