

Benefit Schedule

	select 	primary + 	primary + lite 	primary 
Annual Aggregate Maximum	€/£/\$5,000,000	€/£/\$1,500,000	€/£/\$1,000,000	€/£/\$1,000,000
Hospital Benefits				
Private Hospital Bed	✓	✓	✓	✓
Surgeries, Anaesthetists' fees, Operating Theatre, Specialist, Physician and Nursing Fees, Intensive Care.	✓	✓	✓	✓
Prescribed Medicine and Drugs	✓	✓	✓	✓
Diagnostic Tests and Procedures (including MRI, CAT, PET)	✓	✓	✓	✓
Oncology/Cancer Treatment	✓	✓	✓	✓
Psychiatric	30 days	30 days	30 days	30 days
Home Nursing (following hospitalisation)	30 days	30 days	30 days	30 days
Hospital Cash Benefit	€/£/\$150 per night	€/£/\$100 per night	€/£/\$100 per night	€/£/\$75 per night
Rehabilitation (following hospitalisation)	€/£/\$2,000	€/£/\$2,000	€/£/\$2,000	€/£/\$2,000
Parent Accommodation	✓	✓	✓	✓
Second Opinion for Surgery	✓	✓	✓	✓
Organ Transplant	€/£/\$300,000	€/£/\$150,000	€/£/\$150,000	€/£/\$100,000
Outpatient & GP Benefits				
Family doctor, GP, Specialist and Physician consultations fees; including outpatient surgeries	✓	✓	✓	✓
Prescribed Medicine and Drugs	✓	✓	Outpatient benefits capped at €/£/\$1000 for pre-hospitalisation and then for 60 days following a valid hospitalisation	
Diagnostic Tests and Procedures (including MRI, CAT, PET)	✓	✓		
Physiotherapy & Alternative Medicine	20 sessions	10 sessions	10 sessions	
Management of Chronic Conditions	€/£/\$100,000	€/£/\$20,000		
Oncology/Cancer Treatment	✓	✓	✓	✓
Psychiatric	10 sessions / €/£/\$3,000	10 sessions / €/£/\$3,000*		

✓ = 100% refund to policy annual maximum aggregate

* = Excludes costs incurred in first 12 months



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Assistance Services and Special Benefits				
Emergency Medical Transportation	✓	✓	✓	✓
Local Ambulance	✓	✓	✓	✓
Expenses for accompanying Dependant	✓	✓	✓	✓
- Travel	€/£/\$150 per day	€/£/\$100 per day	€/£/\$100 per day	€/£/\$75 per day
- Accommodation & Subsistence				
Repatriation of Mortal Remains	€/£/\$10,000	€/£/\$5,000	€/£/\$5,000	€/£/\$5,000
Compassionate Travel	✓	✓	✓	✓
Family Compassionate Travel	€/£/\$250	€/£/\$250	€/£/\$250	€/£/\$250
Terminal & Palliative Care	€/£/\$30,000	€/£/\$20,000	€/£/\$20,000	€/£/\$15,000
HIV, AIDS & ARCS	€/£/\$50,000 (lifetime)	€/£/\$50,000 (lifetime)	€/£/\$50,000 (lifetime)	

Maternity			
Complications of Pregnancy	100%*	€/£/\$5,000*	€/£/\$5,000*
Normal Delivery	€/£/\$7,500*		
Elective Caesarean Operation	€/£/\$7,500*		
Non-elective Caesarean Operation	€/£/\$7,500*		
Home Delivery	€/£/\$7,500*		
Home Nursing following Home Delivery	5 days*		
Newborn Care	€/£/\$25,000*		

Dental				
Accidental Emergency Dental Treatment	✓	✓	✓	✓
Routine Dental Treatment	€/£/\$750			
Basic Restorative Dental Treatment	€/£/\$750			
Major Restorative Dental Treatment	€/£/\$1,000			
<i>Dental benefits (except Accidental) are subject to a 20% co-pay</i>				

Optical			
Examinations & Lenses (inc. contact lenses)	€/£/\$150		

Preventative			
Medical Check-up	€/£/\$300	€/£/\$250*	
Travel Vaccinations	✓		
Cervical Smears	✓		
Mammograms	✓		
Prostate Cancer Screening	✓		

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