

Benefit Schedule

The following provides an overview of the benefits provided by Expatriate Healthcare. This is a summary of benefit and must be read in conjunction with the Policy Wording.

The limits stated within this document are applicable per person, per period of cover; unless otherwise stated.

Benefits	primary	primary+	select	
Annual Aggregate Maximum:	€1,000,000	€1,500,000	€5,000,000	
Excess Options:	Nil, €5,000	Nil, €50, €100, €250, €5,000	Nil, €50, €100, €250, €5,000	
Inpatient & Daypatient Benefits				
Room and Board	100%	100%	100%	
Treatment and Surgeries	100%	100%	100%	
Intensive Care	100%	100%	100%	
Anaesthetists' and Operating Theatre Fees	100%	100%	100%	
Specialist, Physician and Nursing Fees	100%	100%	100%	
Prescribed Medicine and Drugs	100%	100%	100%	
Diagnostic Tests and Procedures	100%	100%	100%	
Oncology	100%	100%	100%	
Psychiatric	30 days	30 days	30 days	
Hospital Cash Benefit	€75 per night	€100 per night	€150 per night	
Parent Accommodation	100%	100%	100%	
Outpatient Benefits				
GP Consultations	Pre-hospital admission and 60 days following discharge	100%	100%	
Specialist and Physician Fees		100%	100%	
Prescribed Medicine and Drugs		100%	100%	
Diagnostic Tests and Procedures		100%	100%	
Physiotherapy		€3,000 (10 sessions)	€3,000 (10 sessions)	
Oncology		100%	100%	
Psychiatric		-	€3,000 (10 sessions)	
Outpatient Surgery		100%	100%	
Home Nursing following Hospitalisation		30 days	30 days	30 days
Rehabilitation following Hospitalisation		€2,000	€2,000	€2,000
Alternative Medicine and Treatment	-	€3,000 (10 sessions)	€3,000 (10 sessions)	
Additional Benefits				
Local Ambulance Service	100%	100%	100%	
Prosthesis	€2,000	€2,000	€2,000	
Out of Area Cover	30 days (€50,000) per trip	30 days (€50,000) per trip	30 days (€50,000) per trip	
Second Opinion for Surgery	100%	100%	100%	
Special Services				
Organ Transplantations	€100,000	€150,000	€300,000	
Chronic Conditions	-	€2,000	€2,000	
HIV, AIDS & ARCS	-	€50,000 lifetime	€50,000 lifetime	
Terminal & Palliative Care	€15,000	€20,000	€30,000	
Assistance Services				
Emergency Medical Transportation	100%	100%	100%	
Expenses for accompanying Dependent				
- Travel	100%	100%	100%	
- Accommodation & Subsistence	€75 per day	€100 per day	€150 per day	
Repatriation of Mortal Remains	€5,000	€5,000	€10,000	
Compassionate Travel	100%	100%	100%	
Family Compassionate	€250	€250	€250	
Maternity Benefits				
Complications of Pregnancy	€5,000	€5,000	100%	
Normal Delivery				
Elective Caesarean Operation	-	-	€7,500	
Non-elective Caesarean Operation				
Home Delivery				
Home Nursing following Home Delivery	-	-	5 days	
New Born Care	-	-	€25,000	
Dental Benefits				
Routine Dental Treatment	-	-	80% (€750)	
Basic Restorative Dental Treatment	-	-	80% (€750)	
Major Restorative Dental Treatment	-	-	80% (€1,000)	
Accidental Emergency Dental Treatment	100%	100%	100%	
Optical Benefits				
Examinations & Lenses	-	-	€150	
Preventative Services				
Travel Vaccinations	-	-	100%	
Medical Check-up	-	100%	100%	
Cervical Smears	-	-	100%	
Mammograms	-	-	100%	
Prostate Cancer Screening	-	-	100%	