

Health Sense Complete

Scheme Details

Benefits	Health Sense Complete
In-patient and day-case treatment	
Cover for Public hospital	Full cover for all accommodation.
Cover for Private hospital accommodation	Full cover for day-case and semi-private accommodation. Private accommodation is subject to €150 shortfall per night. Full cover for private accommodation in the Mater Private Cork.
Cover for Hi-techs	Full cover for day-case procedures. Shortfall of €275 per night for semi-private and private accommodation.
Participating Consultants' fees	Full cover if participating
Cover for certain Cardiac procedures	Full cover in the Blackrock Clinic, Mater Private & Beacon Hospital (No excess applies to these cardiac procedures)
Specified Orthopaedic Procedures	Full cover
Private hospital excess	€50 or €125 excess per claim, depending on the private hospital
Hi-tech hospital excess	€200 excess per claim
Maternity & associated benefits	
Maternity hospital Costs	3 days' full public hospital cover, or up to a max of €3,500 for private hospital or home birth
Consultants fees	€774
Out-patient consultations	€400 towards the out-patient excess
Child healthcare benefits	
Home nursing for children (following a hospital stay)	Up to €100 per day up to 28 days
Other benefits	
Cover for treatment required when abroad	Up to €100,000 per episode
Treatment not available in Ireland	Full cover in the EU subject to prior approval
Repatriation	Up to €2 million
Consultation Connections	Full cover subject to prior approval
Medical Tourism	Full cover if you choose to have your treatment in another Country, up to the amount payable in Ireland. Subject to prior approval
Psychiatric treatment	Full cover up to 100 days per annum
Alcohol related Psychiatric	91 days every 5 years
Convalescence	Up to €40 per day, up to 14 days
Breast prosthesis or hairpiece after cancer treatment	Full cover for both
Cancer accommodation benefit	Up to €100 per night
Manual Lymph Drainage	Up to €500 per year
24 Hour Nurseline	Full cover
24 Hour GPLine	Full cover
Health screening	
HeartBeat cardiac screening	Full cover for 1 screen every 2 years
Bone Density/Dexa Scan	Full cover in 6 centres
Mammogram	Full cover in 3 centres
Women's cancer screening	Up to €30 per year towards the out-patient excess
Men's cancer screening	Up to €20 per year towards the out-patient excess

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Employee Assistance Programme	
Employee Assistance Programme	Full cover
Face to face counselling sessions	Full cover
Everyday Medical Expenses	
The following list of everyday medical expenses are subject to the annual out-patient excess	€220 Individual / €440 Family
GP consultations	Up to €20 per visit
Specialist consultations	Up to €51 per visit
Physiotherapy	Up to €20 per visit for 25 visits
Radiologists fees (professional fees)	Full refund
Pathologist fees (professional fees)	Up to €20 per referral
Speech & Language Therapy	Up to €20 per visit for 8 visits
Orthoptists	Up to €20 per visit for 8 visits
Home nursing following in-patient treatment	Up to €40 per day for 40 days
Emergency dental treatment	Up to €350 per accident
Optical	Up to €60 per year when combined with hearing
Public Hospital A&E Charge	Up to €20 per visit
Pathology diagnostic test	Full refund
Radiology diagnostic test	Full refund
Acupuncturists	Up to €20 per visit for 8 visits
Osteopaths	Up to €20 per visit for 8 visits
Physical Therapy	Up to €20 per visit for 8 visits
Reflexology	Up to €20 per visit for 8 visits
Homeopath	Up to €20 per visit for 8 visits
Dietician	Up to €20 per visit for 5 visits
Occupational Therapy	Up to €20 per visit for 5 visits
Routine dental	Up to €25 per year
Chiropractors	Up to €20 per visit for 8 visits
Chiropodist/Podiatrist	Up to €20 per visit for 5 visits
Clinical Psychologists	Up to €20 per visit for 8 visits
Hearing Test	Up to €60 per year when combined with optical
Dean Clinics out-patient Mental Health Consultations	Up to €50 per visit for 12 visits
Lois Bridges out-patient Mental Health Consultations	Up to €50 per visit, on receipts up to €288, up to 12 visits
Out-patient limit	€6,400