

Essential Value 500

Benefit Description Table

Benefits	Essential Value 500
In-patient and day-case treatment	
Cover for Public hospital	Cover for day-case and semi-private accommodation. Shortfall will apply for private accommodation
Cover for Private hospital accommodation	Cover for day-case and semi-private accommodation. Shortfall of €250 per night for private accommodation and €280 per night for private accommodation in the Bon Secours Hospitals
Cover for Hi-techs	No cover
Participating Consultants' fees	Full cover if participating
Cover for certain Cardiac procedures	Cover in the Mater Private hospital (No excess applies to these cardiac procedures)
Specified Orthopaedic Procedures	Shortfall will apply in the Galway Clinic and the Beacon Hospital
Private hospital excess	€500 excess per claim
Maternity and associated benefits	
Maternity hospital costs	Up to €400 towards the cost
Consultants fees	€283
Out-patient consultations	No cover
Infertility	No cover
Pre and post-natal allowance	No cover
Post-natal home nursing	No cover
Child healthcare benefits	
Home nursing for children (following a hospital stay)	Up to €80 per day for 28 days
Parent accompanying child	No cover
Child Counselling	No cover
Out-Patient benefit for children	No cover
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
Consultant 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
Treatment relating to alcoholism, drugs and substance abuse	Full cover up to 91 days every 5 years
Convalescence	Up to €50 per day, up to 14 days
Breast prosthesis or hairpiece after cancer treatment	Full cover for both - not subject to out-patient excess
Cancer - Accommodation Support	Up to €100 per night
Manual Lymph Drainage	Up to €500 - not subject to out-patient excess
Students in full time education	Reduced rate for students in full time education (18 years or over but under 21 years)
24 Hour Nurseline	Full cover
GP Healthline	No 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	€30 subject to the out-patient excess
Men's cancer screening	€20 subject to the out-patient excess
MRI, CT and PET Scans	Full cover in Laya Healthcare approved centres
Executive health screening	No cover
Sports health screening	Up to €150 every two years subject to the out-patient excess

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Everyday Medical Expenses	
Annual out-patient excess	€150 Individual excess or €250 Family excess
GP visits	No cover
Consultations visits	Up to €51 per visit
Physiotherapy	No cover
Radiologists fees (professional fees)	Full refund
Pathologist fees (professional fees)	Up to €20 per referral
Speech & Language Therapy	No cover
Orthoptists	No cover
Home nursing following in-patient treatment	Up to €40 per day for 40 days
Emergency dental treatment	Up to €510 per accident
Routine dental	No cover
Optical	No cover
Hearing Test	No cover
Public Hospital A&E Charge	Up to €20 per visit
Pathology diagnostic test	Full refund
Radiology diagnostic test	Full refund up to €500
Clinical psychologists	No cover
Acupuncturists	No cover
Osteopaths	No cover
Chiropractors	No cover
Physical Therapy	No cover
Reflexology	No cover
Homeopath	No cover
Dietician	No cover
Occupational Therapy	No cover
Chiropodist/Podiatrist	No cover
Dean Clinics out-patient Mental Health Consultations	No cover
Lois Bridges out-patient Mental Health Consultations	Up to €50 per visit, on receipts up to €288, for 12 visits
Out-patient limit	€6,400