

Total Health Choice

Scheme Details

Benefits	Total Health Choice
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 €175 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 €195 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 and 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	50% of the costs up to €350
Pre and post-natal allowance	Up to €275 combined receipts for baby massage classes, breastfeeding consultations, midwifery service, maternity bra, GP, complementary therapies, chiropody, physiotherapy, nutritionist, counselling services, dental & optical.
Post natal home nursing if hospital stay is less than 3 nights	Up to €1,200 for 2 nights
Infertility Benefit	Up to €1000 for benefit towards specific infertility treatments at approved centres
Child healthcare benefits	
Home nursing for children (following a hospital stay)	50% of the costs up to €2,800
Parent accompanying child	Up to €105 per night, up to 14 nights
Child counselling	50% of the costs up to 8 visits & 1 assessment up to €60
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
Treatment relating to alcoholism, drugs and substance abuse	91 days every 5 years
Convalescence	Up to €55 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



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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	50% refund of costs
Men's cancer screening	50% refund of costs
Sports health screening	50% refund every 2 years
Executive health screening	50% refund every 2 years

Employee Support Services	
Employee Assistance Programme	Full cover
Face to face counselling sessions	Full cover

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