

Total Health (No Excess)

Scheme Details

Benefits	Total Health (No Excess)
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 €50 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 €175 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	No orthopaedic shortfall applies
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	Up to €400 per pregnancy towards the out-patient excess
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 subject to the out-patient excess
Child healthcare benefits	
Home nursing for children (following a hospital stay)	Up to €100 per day, up to 28 days
Parent accompanying child	Up to €105 per night, up to 14 nights
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 €60 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 benefit	Up to €100 per night
Manual Lymph Drainage	Up to €500 - not subject to out-patient excess
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 subject to out-patient excess
Men's cancer screening	Up to €20 per year subject to out-patient excess
Employee Support Services	
Employee Assistance Programme	Full cover
Face to face counselling sessions	Full cover

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Everyday Medical Expenses	
Annual out-patient excess	€220 Individual excess or €440 Family excess
GP consultations	Up to €20 per visit
Specialist consultations	Up to €51 per visit
Physiotherapy	Up to €20 per visit up to 25 visits
Radiologists fees (professional fees)	Full refund
Pathologist fees (professional fees)	Up to €20 per procedure
Speech & Language Therapy	Up to €20 per visit up to 8 visits
Orthoptists	Up to €20 per visit up to 8 visits
Home nursing following in-patient treatment	Up to €40 per day up to 40 days
Emergency dental treatment	Up to €510 per accident
Routine dental	Up to €25 per year
Optical	Up to €60 per year combined with a hearing test
Hearing Test	Up to €60 per year combined with an optical visit
Public Hospital A&E Charge	€20 per visit
Pathology diagnostic test	Full refund
Radiology diagnostic test	Full refund
Clinical psychologists	Up to €20 per visit up to 8 visits
Acupuncturists	Up to €20 per visit up to 12 visits
Osteopaths	Up to €20 per visit up to 12 visits
Chiropractors	Up to €20 per visit up to 12 visits
Physical Therapy	Up to €20 per visit up to 8 visits
Reflexology	Up to €20 per visit up to 8 visits
Homeopath	Up to €20 per visit up to 12 visits
Dietician	Up to €20 per visit up to 5 visits
Occupational Therapy	Up to €20 per visit up to 5 visits
Chiroprapist/Podiatrist	Up to €20 per visit up to 5 visits
Dean Clinics out-patient Mental Health Consultations	Up to €50 per visit up to 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