

Total Health Plus

Scheme Details

Benefits	Total Health Plus
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
Private and Hi-tech hospital excess	€100 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	Up to €400 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.
Post natal home nursing if hospital stay is less than 3 nights	Up to €1,200 for 2 nights
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
Out-patient costs for a child who has been in hospital for treatment for more than 3 days	Full refund up to €250 including GP, consultant, physiotherapy, radiology, pathology, child counselling, speech and language therapy, dietician and occupational therapy
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
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	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

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Employee Support Services

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

Everyday Medical Expenses

Annual out-patient excess	€1
GP consultations	50% of costs
Specialist consultations	50% of costs
Physiotherapy	50% of costs up to 25 visits
Radiologists fees (professional fees)	50% of costs
Pathologist fees (professional fees)	50% of costs
Speech & Language Therapy	50% of costs up to 8 visits & 1 assessment up to €60
Orthoptists	50% of costs up to 8 visits
Home nursing following in-patient treatment	50% of costs up to €950 per year
Emergency dental treatment	50% of costs up to €300 per accident
Routine dental	50% of costs up to €300 per year
Optical	50% of costs up to €150 per year
Hearing Test	50% of costs up to €40 per year
Public Hospital A&E Charge	50% of costs up to €50 per visit
Travel Vaccinations	50% of costs up to €60 per year
Pathology diagnostic test	50% of costs
Radiology diagnostic test	50% of costs
Clinical psychologists	50% of costs up to €40 per visit up to 8 visits
Acupuncturists	50% of costs up to 12 visits
Osteopaths	50% of costs up to 12 visits
Chiropractors	50% of costs up to 12 visits
Physical Therapy	50% of costs up to 8 visits
Reflexology	50% of costs up to 8 visits
Homeopath	50% of costs up to 12 visits
Dietician	50% of costs up to 5 visits
Occupational Therapy	50% of costs up to 5 visits & 1 assessment up to €60
Chiropodist/Podiatrist	50% of costs up to 5 visits
Dean Clinics out-patient Mental Health Consultations	50% of costs up to 12 visits
Lois Bridges out-patient Mental Health Consultations	50% of costs, on receipts up to €288, up to 12 visits
Out-patient limit	€7,650