

## Level 1 Everyday TABLE OF COVER correct from June 17<sup>th</sup> 2012

This table of cover must be read in conjunction with your member certificate and membership handbook.

IN PATIENT BENEFITS	Level 1 Everyday
<b>Hospital cover:</b>	
Consultants fees	Covered
Inpatient scans	Covered
<b>Public Hospital</b>	
Semi-private room	Covered
Private room	Semi Private Rate
Day case	Covered
<b>Private Hospital</b>	
Semi-private room	75% cover
Private room	Cover for 75% of semi-private rate
Day case	60% Cover
<b>High-tech Hospital</b>	
Semi-private room	25% cover
Private room	Cover for 25% of semi-private rate
Day case	35% covered
Listed cardiac procedures	35% covered
Listed special procedures	Cover for 35%
<b>Maternity:</b>	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount / home births	Covered up to €3,000
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>1</sup>
Newborn free till next renewal	Yes
Post natal home help (PNHH)	Covered for up to 2 days domestic home help
Alternative amount for post natal home help	€120
Cord blood stem cell preservation	€600 contribution single child & identical twins €900 contribution non identical twins
<b>A&amp;E abroad:</b>	
Hospital bill for inpatient treatment	Covered up to €100,000
Repatriation expenses	Covered up to €1 million
Expenses for companion who remains with you	Covered up to €1,000
Companion repatriation expenses	Covered up to €1,000
24 hour telephone assistance	Yes
<b>Elective overseas referral:</b>	
Benefit abroad for surgical procedures that are not available in Ireland	Yes – up to the amount for the most similar surgical procedure to treat the same condition in Ireland
<b>Psychiatric treatment:</b>	
Not related to substance abuse	100 days
Related to substance abuse	91 days per 5 years
<b>Other inpatient benefits:</b>	
Oncotype DX	Covered
Convalescence benefits	€30 x 14 days
Cancer Support Benefit (for accommodation expenses when travelling more than 50km)	Up to €100 per day for up to a maximum of €1500 per calendar year
Medical ambulance costs	Covered, if certified as being medically necessary

<b>OUT PATIENT BENEFITS – not subject to excess</b>	
Nurse-on-call	Yes
Health screen at any centre	€100 every 2 years
<b>Out-patient scan cover (in approved centres):</b>	
PET-CT	Covered
MRI	Covered
CT	Covered

<b>OUT PATIENT BENEFITS – subject to excess</b>	
Individual excess	€1 excess (refunded)
Family excess	€1 excess (refunded)
Maximum amount of outpatient benefits per member per policy year	€4,000
Public A & E cover	€60 x 3 visits
Home nursing	€40 x 20 days
Pre/Post natal medical expenses	€300
Manual lymph drainage	€50 x 5 visits
Emergency dental care	€450
Consultant fees	€60 per visit
Medical and surgical appliances	As per specified list <sup>2</sup>
<b>Scans</b>	
MRI: non approved centre	€200
CT: non approved centre	€150
PET-CT: non approved centre	Not covered

<b>DAY TO DAY BENEFITS – not subject to excess</b>	
<b>Day to day practitioners:</b>	
GP visits	€30 x 25 visits
Dentist visits	€30 x 25 visits
Physiotherapy visits	€30 x 25 visits
<b>General day to day benefits:</b>	
Emergency dental care	€450
Pathology-cost of test <sup>3</sup>	50%Cover
Pathology consultant fees <sup>3</sup>	50% as per schedule of benefits for professional fees <sup>1</sup>
Radiology - cost of test <sup>3</sup>	50% Cover
Radiology consultant fee <sup>34</sup>	50% as per schedule of benefits for professional fees <sup>1</sup>
<sup>1</sup> For the schedule of benefits for professional fees please contact Aviva on 1890 717 717 <sup>2</sup> For the medical and surgical appliances list please contact Aviva on 1890 717 717 or visit <a href="http://www.avivahealth.ie">www.avivahealth.ie</a> <sup>3</sup> Please note that these benefits can be claimed either as a day to day benefit or as an outpatient benefit. The level of benefit payable will be the greater of either day to day or outpatient.	

<b>MEMBER BENEFITS</b>	
Aviva Dental Package at Smiles and Town Dental clinics	Health checks
Laser eye surgery at Optical Express	4 D scans
Cervical cancer vaccination at Point of Care Centres	U Mama
Health screening	Back up
<b>For full details on the above member benefits please visit the 'Member Benefits' section on <a href="http://www.avivahealth.ie">www.avivahealth.ie</a></b>	

Please refer to terms and conditions in the membership handbook. June 2012