

## Health Starter 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  | Health Starter  |
|--|---|
| <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  | 50% cover   |
| Private room   | Cover for 50% of semi-private rate                            |
| Day case   | 50% cover   |
| <b>High-tech Hospital</b>  |   |
| Semi-private room  | 25% cover   |
| Private room   | Cover for 25% of semi-private rate                            |
| Day case   | Not Covered   |
| Listed cardiac procedures  | 25% cover   |
| Listed special procedures  | 25% cover   |
| <b>Maternity:</b>  |   |
| Public hospital cover for maternity  | 50% for 3 nights accommodation                                |
| Grant-in-aid amount / home births  | Covered up to €400  |
| Inpatient maternity consultant fees  | €295.86   |
| Newborn free until next renewal  | Yes   |
| <b>A&amp;E abroad:</b>   |   |
| Hospital bill for inpatient treatment  | Covered up to €55,000   |
| 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>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   | €26 x 14 days   |
| Cancer Support Benefit (for accommodation expenses when travelling more than 50km) | Up to €100 per day 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  |
| <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 outpatient excess                                     | €200   |
| Family outpatient excess   | €200 per person  |
| Maximum amount of outpatient benefits per member per policy year | €2,500   |
| Home nursing   | €40 x 20 days  |
| Medical and surgical appliances                                  | As per specified list <sup>1</sup>                             |
| Manual lymph drainage  | €50 x 5 visits   |
| Emergency dental care  | €450   |
| Consultant fees  | €50 per visit  |
| Pathology – cost of test   | 50% Covered  |
| Pathology – consultant fees                                      | As per schedule of benefits for professional fees <sup>1</sup> |
| Radiology – cost of test   | 50% Covered  |
| Radiology – consultant fees                                      | As per schedule of benefits for professional fees <sup>1</sup> |
| <b>Scans</b>   |  |
| MRI: non approved centre   | €200   |
| CT: non approved centre  | €150   |
| PET-CT: non approved centre                                      | Not covered  |

| <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> |               |

<sup>1</sup> For the medical and surgical appliances list please contact Aviva on 1890 717 717 or visit [www.avivahealth.ie](http://www.avivahealth.ie)

**Please refer to terms and conditions in the membership handbook.**

**June 2012**