



Benefit Schedule

The following provides an overview of the benefits provided by Expatriate Healthcare. This is a summary of benefit and must be read in conjunction with the Policy Wording.

The limits stated within this document are applicable per person, per period of cover; unless otherwise stated.

Benefits	primary	primary+	select
Annual Aggregate Maximum:	€1,000,000	€1,500,000	€5,000,000
Excess Options:	Nil, €500, €5,000	Nil, €50, €100, €250, €5,000	Nil, €50, €100, €250, €5,000
Inpatient & Daypatient Benefits			
Room and Board	100%	100%	100%
Treatment and Surgeries	100%	100%	100%
Intensive Care	100%	100%	100%
Anaesthetists' and Operating Theatre Fees	100%	100%	100%
Specialist, Physician and Nursing Fees	100%	100%	100%
Prescribed Medicine and Drugs	100%	100%	100%
Diagnostic Tests and Procedures	100%	100%	100%
Oncology	100%	100%	100%
Psychiatric	30 days	30 days	30 days
Hospital Cash Benefit	€75 per night	€100 per night	€150 per night
Parent Accommodation	100%	100%	100%
Outpatient Benefits			
GP Consultations	Pre-hospital admission and 60 days following discharge	100%	100%
Specialist and Physician Fees		100%	100%
Prescribed Medicine and Drugs		100%	100%
Diagnostic Tests and Procedures		100%	100%
Physiotherapy		€3,000 (10 sessions)	€3,000 (10 sessions)
Oncology		100%	100%
Psychiatric	-	-	€3,000 (10 sessions)
Outpatient Surgery	100%	100%	100%
Home Nursing following Hospitalisation	30 days	30 days	30 days
Rehabilitation following Hospitalisation	€2,000	€2,000	€2,000
Alternative Medicine and Treatment	-	€3,000 (10 sessions)	€3,000 (10 sessions)
Additional Benefits			
Local Ambulance Service	100%	100%	100%
Prosthesis	€2,000	€2,000	€2,000
Out of Area Cover	30 days (€50,000) per trip	30 days (€50,000) per trip	30 days (€50,000) per trip
Second Opinion for Surgery	100%	100%	100%
Special Services			
Organ Transplantations	€100,000	€150,000	€300,000
Chronic Conditions	-	€2,000	€2,000
HIV, AIDS & ARCS	-	€50,000 lifetime	€50,000 lifetime
Terminal & Palliative Care	€15,000	€20,000	€30,000
Assistance Services			
Emergency Medical Transportation	100%	100%	100%
Expenses for accompanying Dependent			
- Travel	100%	100%	100%
- Accommodation & Subsistence	€75 per day	€100 per day	€150 per day
Repatriation of Mortal Remains	€5,000	€5,000	€10,000
Compassionate Travel	100%	100%	100%
Family Compassionate	€250	€250	€250
Maternity Benefits			
Complications of Pregnancy	€5,000	€5,000	100%
Normal Delivery			
Elective Caesarean Operation	-	-	€7,500
Non-elective Caesarean Operation	-	-	€7,500
Home Delivery	-	-	€7,500
Home Nursing following Home Delivery	-	-	5 days
New Born Care	-	-	€25,000
Dental Benefits			
Routine Dental Treatment	-	-	80% (€750)
Basic Restorative Dental Treatment	-	-	80% (€750)
Major Restorative Dental Treatment	-	-	80% (€1,000)
Accidental Emergency Dental Treatment	100%	100%	100%
Optical Benefits			
Examinations & Lenses	-	-	€150
Preventative Services			
Travel Vaccinations	-	-	100%
Medical Check-up	-	100%	100%
Cervical Smears	-	-	100%
Mammograms	-	-	100%
Prostate Cancer Screening	-	-	100%