


Benefit Schedule

España y Portugal (including Cyprus, Gibraltar & Andorra)

The following provides a brief overview of the benefits provided by Expatriate Healthcare. This is a summary of benefit only and should 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.

Benefit Comparison	 primario budget	 primario	 primario más
Annual Aggregate Maximum:	€50,000	€1,000,000	€1,000,000
Excess:	€50 **	€50 **	€50 **
Hospital Benefits			
Room and Board		100%	100%
Inpatient and Day-care Treatment and Surgeries	Up to €50,000 per period of cover	100%	100%
Intensive Care		100%	100%
Anaesthetists' and Operating Theatre Fees		100%	100%
Specialists' and Physicians' Fees and Nursing Fees		100%	100%
Prescribed Medicine and Drugs		100%	100%
Diagnostic Tests and Procedures		100%	100%
Psychiatric	Not Covered	100% (max 30 days)	100% (max 30 days)
Hospital Cash Benefit	Not Covered	€75 per night	€100 per night
GP & Outpatient Benefits			
Outpatient Surgery	Up to €1,500 per period of cover	100%	100%
Specialists' and Physicians' Fees for Consultations *		Limited to the 60 days immediately following a valid hospitalisation	100%
Diagnostic Tests and Procedures			100%
Prescribed Medicine and Drugs	Not Covered		100%
Physiotherapy	Not Covered		10 sessions
Home Nursing following Hospitalisation	Not Covered	100% (30 days)	100% (30 days)
Rehabilitation Treatment following Hospitalisation	Not Covered	100% (€2,000 max)	100% (€2,000 max)
Alternative Medicine and Treatment	Not Covered	Not Covered	10 sessions (€2,000 max)
Additional Benefits			
Local Ambulance Service	€200 per period of cover	100%	100%
Prosthesis (artificial body parts)	Not Covered	100% (€2,000 max)	100% (€2,000 max)
Second (and if necessary third) Opinion for Surgery	Not Covered	100%	100%
Special Services			
Organ Transplantations - operation only	Not Covered	100% (€100,000 max)	100% (€150,000 max)
Chronic Conditions (stabilisation)	Inc in Hospital Benefit max	100%	100%
Chronic Conditions (curative)	Inc in Hospital Benefit max	100%	100%
Chronic Conditions (routine treatment)	Not Covered	Not Covered	80% (€2,000)
HIV, AIDS & ARCS	Not Covered	Not Covered	€50,000 lifetime
Assistance Services			
Emergency Medical Transportation	Not Covered	100%	100%
Expenses for accompanying Dependant	Not Covered	Round trip ticket	Round trip ticket
Repatriation of Mortal Remains	Not Covered	€5,000	€5,000
Family Compassionate Travel	€250	€250	€250
Maternity Benefits			
Complications of Pregnancy	Not Covered	100% (€5,000 max)	100% (€5,000 max)
Dental Benefits			
Emergency Dental Treatment following Accident	Not Covered	100%	100%
Area of Cover			
Country of Residence	100%	100%	100%
Country of Nationality (Europe)	Not Covered	100%	100%
Outside of Area	Not Covered	€50,000 per trip	€50,000 per trip

* Limited to €75 per period of cover where not received in connection with a valid hospitalisation, except under the Primario Mas plan, where benefit is refunded at 100%. ** Option to reduce excess to Nil is available.