

Annual Aggregate Maximum

 **select**
€5,000,000

 **primary+**
€1,500,000

 **primary**
€1,000,000

Hospital Benefits

Private Hospital Bed	✓	✓	✓
Surgeries, Anaesthetists' fees, Operating Theatre, Specialist, Physician and Nursing Fees, Intensive Care.	✓	✓	✓
Prescribed Medicine and Drugs	✓	✓	✓
Diagnostic Tests and Procedures (including MRI, CAT, PET)	✓	✓	✓
Oncology/Cancer Treatment	✓	✓	✓
Psychiatric	30 days	30 days	30 days
Home Nursing (following hospitalisation)	30 days	30 days	30 days
Hospital Cash Benefit	€150 per night	€100 per night	€75 per night
Rehabilitation (following hospitalisation)	€2,000	€2,000	€2,000
Parent Accommodation	✓	✓	✓
Second Opinion for Surgery	✓	✓	✓
Organ Transplant	€300,000	€150,000	€100,000

Outpatient & GP Benefits

Family doctor, GP, Specialist and Physician consultations fees; including outpatient surgeries	✓	✓	✓ for pre-hospitalisation and then for 60 days following a valid hospitalisation
Prescribed Medicine and Drugs	✓	✓	
Diagnostic Tests and Procedures (including MRI, CAT, PET)	✓	✓	
Physiotherapy & Alternative Medicine	10 sessions	✓	
Oncology/Cancer Treatment	✓	✓	✓
Management of Chronic Conditions	€2,000	€2,000	
Psychiatric	10 sessions/€3,000		

Assistance Services & Special Benefits

Emergency Medical Transportation	✓	✓	✓
Local Ambulance	✓	✓	✓
<i>Expenses for accompanying Dependant</i>			
- Travel	✓	✓	✓
- Accommodation & Subsistence	€150 per day	€100 per day	€75 per day
Repatriation of Mortal Remains	€10,000	€5,000	€5,000
Compassionate Travel	✓	✓	✓
Family Compassionate Travel	€250	€250	€250
Terminal & Palliative Care	€30,000	€20,000	€15,000
HIV, AIDS & ARCS	€50,000 (lifetime)	€50,000 (lifetime)	

✓ = 100% refund to policy annual maximum aggregate

Benefit Schedule

Annual Aggregate Maximum

 **select**
€5,000,000

 **primary+**
€1,500,000

 **primary**
€1,000,000

Maternity

	select	primary+	primary
Complications of Pregnancy	100%	€5,000	€5,000
Normal Delivery	€7,500		
Elective Caesarean Operation	€7,500		
Non-elective Caesarean Operation	€7,500		
Home Delivery	€7,500		
Home Nursing following Home Delivery	5 days		
Newborn Care	€25,000		

Dental

	select	primary+	primary
Accidental Emergency Dental Treatment	✓	✓	✓
Routine Dental Treatment	€750		
Basic Restorative Dental Treatment	€750		
Major Restorative Dental Treatment	€1,000		

Dental benefits (except Accidental) are subject to a 20% co-pay

Optical

	select	primary+	primary
Examinations & Lenses (inc. contact lenses)	€150		

Preventative

	select	primary+	primary
Medical Check-up	✓	✓	
Travel Vaccinations	✓		
Cervical Smears	✓		
Mammograms	✓		
Prostate Cancer Screening	✓		




✓ = 100% refund to policy annual maximum aggregate

Premium Rewards

Premium Rewards are our way of rewarding customers who remain claim free by discounting future premiums by up to 20%. Simply put: if don't make a claim in a policy year you can earn a discount of up to 10% on your subsequent annual premium, up to 15% for two years without a claim and up to 20% for 3 years claims free or greater, as the table below demonstrates.

If you are a Select customer claims under the Maternity, Dental, Optical or Preventative Services will not affect your entitlement to Premium Rewards.

Premium Rewards are also available to new customers who are insured elsewhere. Simply demonstrate the period you have been claim free, purchase a similar level of insurance and you'll enjoy discounted premiums.

Claim Free Period	Premium Reward		
	 primary	 primary+	 select
1 year	-5%		-10%
2 years	-7.5%		-15%
3+ years	-10%		-20%

Notes:

New customers claiming Premium Rewards must provide proof of the period they have been claims free from their current insurer. Cover must be current, continuous and without any break. A comparable level of cover must be purchased from us.