# International Private Medical Insurance

## Benefit Schedule

| | select | primary + | primary + lite | primary |
|---|---|---|---|---|
| **Annual Aggregate Maximum** | €/£/$5,000,000 | €/£/$1,500,000 | €/£/$1,000,000 | €/£/$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 | 30 days |
| Home Nursing (following hospitalisation) | 30 days | 30 days | 30 days | 30 days |
| Hospital Cash Benefit | €/£/$150 per night | €/£/$100 per night | €/£/$100 per night | €/£/$75 per night |
| Rehabilitation (following hospitalisation) | €/£/$2,000 | €/£/$2,000 | €/£/$2,000 | €/£/$2,000 |
| Parent Accommodation | ✓ | ✓ | ✓ | ✓ |
| Second Opinion for Surgery | ✓ | ✓ | ✓ | ✓ |
| Organ Transplant | €/£/$300,000 | €/£/$150,000 | €/£/$150,000 | €/£/$100,000 |
| **Outpatient & GP Benefits** | | | | |
| Family doctor, GP, Specialist and Physician consultations fees; including outpatient surgeries | ✓ | ✓ | ✓ | ✓ |
| Prescribed Medicine and Drugs | ✓ | ✓ | Outpatient benefits capped at €/£/$1000 | for pre-hospitalisation and then for 60 days following a valid hospitalisation |
| Diagnostic Tests and Procedures (including MRI, CAT, PET) | ✓ | ✓ | | |
| Physiotherapy & Alternative Medicine | 20 sessions | 10 sessions | 10 sessions | |
| Management of Chronic Conditions | €/£/$100,000 | €/£/$20,000 | | |
| Oncology/Cancer Treatment | ✓ | ✓ | ✓ | ✓ |
| Psychiatric | 10 sessions / €/£/$3,000 | 10 sessions / €/£/$3,000* | | |

✓ = 100% refund to policy annual maximum aggregate  * = Excludes costs incurred in first 12 months

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| **Annual Aggregate Maximum** | €/£/$5,000,000 | €/£/$1,500,000 | €/£/$1,000,000 | €/£/$1,000,000 |
| **Assistance Services and Special Benefits** | | | | |
| Emergency Medical Transportation | ✓ | ✓ | ✓ | ✓ |
| Local Ambulance | ✓ | ✓ | ✓ | ✓ |
| Expenses for accompanying Dependant | ✓ | ✓ | ✓ | ✓ |
| - Travel<br>- Accommodation & Subsistence | €/£/$150 per day | €/£/$100 per day | €/£/$100 per day | €/£/$75 per day |
| Repatriation of Mortal Remains | €/£/$10,000 | €/£/$5,000 | €/£/$5,000 | €/£/$5,000 |
| Compassionate Travel | ✓ | ✓ | ✓ | ✓ |
| Family Compassionate Travel | €/£/$250 | €/£/$250 | €/£/$250 | €/£/$250 |
| Terminal & Palliative Care | €/£/$30,000 | €/£/$20,000 | €/£/$20,000 | €/£/$15,000 |
| HIV, AIDS & ARCS | €/£/$50,000 (lifetime) | €/£/$50,000 (lifetime) | €/£/$50,000 (lifetime) | |
| **Maternity** | | | | |
| 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** | | | | |
| 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** | | | | |
| Examinations & Lenses (inc. contact lenses) | €/£/$150 | | | |
| **Preventative** | | | | |
| Medical Check-up | €/£/$300 | €/£/$250* | | |
| Travel Vaccinations | ✓ | | | |
| Cervical Smears | ✓ | | | |
| Mammograms | ✓ | | | |
| Prostate Cancer Screening | ✓ | | | |

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