

Benefit Schedule



The following provides a brief overview of the benefits provided by 24/7 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.

Benefits	Primary	Primary +	Select
Annual Aggregate Maximum:	€1,000,000	€1,500,000	€5,000,000
Excess Options:	€50 or €500	Nil, €50, €100, €250 or €500	Nil, €50, €100, €250 or €500
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%
Psychiatric	100% (max 30 days)	100% (max 30 days)	100% (max 30 days)
Hospital Cash Benefit	€75 per night	€100 per night	€150 per night
Outpatient Benefits			
Outpatient Surgery	100%	100%	100%
Specialist and Physician fees	Limited to the 60 days	100%	100%
Prescribed Medicine and Drugs	immediately following a valid	100%	100%
Diagnostic Tests and Procedures	hospitalisation	100%	100%
Psychiatric	-	-	€3,000 (10 sessions)
Home Nursing following Hospitalisation	100% (28 weeks)	100% (28 weeks)	100% (28 weeks)
Rehabilitation following Hospitalisation	100% (€2,000 max)	100% (€2,000 max)	100% (€2,000 max)
Alternative Medicine and Treatment	-	€3,000 (10 sessions)	€3,000 (10 sessions)
Additional Benefits			
Local Ambulance Service	100%	100%	100%
Prosthesis	100% (€2,000 max)	100% (€2,000 max)	100% (€2,000 max)
Out of Area Cover	30 days (€50,000 per trip)	30 days (€50,000 per trip)	30 days (€50,000 per trip)
Second (or third) opinion for Surgery	100%	100%	100%
Special Services			
Organ Transplantations	100% (€100,000 max)	100% (€150,000 max)	100% (€300,000 max)
Chronic Conditions	-	80% (€2,000)	80% (€2,000)
HIV, AIDS & ARCS	-	€50,000 lifetime	€50,000 lifetime
Assistance Services			
Emergency Medical Transportation	100%	100%	100%
Expenses for accompanying Dependant	Round trip ticket	Round trip ticket	Round trip ticket
Repatriation of Mortal Remains	€5,000	€5,000	€15,000
Maternity Benefits			
Complications of Pregnancy	80% (€5,000 max)	80% (€5,000 max)	100%
Routine Pre-natal Examinations	-	-	100% (3 per pregnancy)
Normal Delivery	-	-	80% (€7,500 max)
Elective Caesarean Operation	-	-	80% (€7,500 max)
Non-elective Caesarean Operation	-	-	80% (€7,500 max)
Home Delivery	-	-	80% (€7,500 max)
Home Nursing following Home Delivery	-	-	100% (5 days)
New Born Care	-	-	100% (€25,000)
Dental Benefits			
Routine Dental Treatment	-	-	80% (€750 max)
Basic Restorative Dental Treatment	-	-	80% (€750 max)
Major Restorative Dental Treatment	-	-	80% (€1,500 max)
Accidental Emergency Dental Treatment	100%	100%	100%
Preventative Services			
Travel Vaccinations	-	-	100%
Medical Check-up	-	-	100% (one p.a.)
Cervical Smears	-	-	100% (one p.a.)
Mammograms	-	-	100% (one p.a. aged 45+)
Prostate Cancer Screening	-	-	100% (one p.a. aged 45+)

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Scheme Administrators:

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