



GLOBAL RESIDENCY PLAN MRVP

HEALTH INSURANCE

TABLE OF BENEFITS



This Table of Benefits is a summary of cover and must be read in conjunction with the Health Insurance Policy Document which is available on our website www.elmoinsurance.com or at our office.

OVERALL MAXIMUM BENEFIT LIMITS AREA OF COVER	Up to €100,000 per policy year for each person European Economic Area, Schengen Area and the United Kingdom
BENEFITS Limits are for each operation	IN-PATIENT AND DAY-PATIENT TREATMENT Pre-authorisation is required
Hospital accommodation charges Hospital accommodation fees, nursing services, drugs and dressings.	Full refund of customary and approved fees
Hospital charges Operating theatre fees, recovery room fees, surgical drugs and dressings. Hospitals must be approved by us. Category and complexity of operations is determined by the Schedule of Procedures as follows: Minor under local anesthetic, Minor under general anesthetic, Intermediate, Major, Major plus and Complex major operation.	Full refund of customary and approved fees
Eligible prosthesis and appliances	Full refund of customary and approved fees
Parent accommodation Staying with a child under the age of fourteen.	Full refund of customary and approved fees
Surgeons', anaesthetists' and physicians' charges for surgical operations This includes pre-operative and post-operative consultations while an in-patient or day-patient. Category and complexity of operations is determined by the Schedule of Procedures as follows: Minor under local anesthetic, Minor under general anesthetic, Intermediate, Major, Major plus and Complex major operation.	Full refund of customary and approved fees
Physicians' charges Physicians' charges for in-patient and daycare treatment.	Full refund of customary and approved fees
Diagnostic procedures Including pathology, radiology, diagnostic tests, physiotherapy, MRI and CT scans.	Full refund of customary and approved fees
Psychiatric related charges Treatment of psychiatric illness given by a psychiatrist or psychologist when under the control of a psychiatrist. Treatment is only payable after two years of membership and with prior authorisation from Elmo.	Full refund of customary approved fees up to a maximum of 28 days in a five year period
Palliative care Care to relieve symptoms of a medical condition that has been diagnosed as terminal. Benefit will be payable when we give prior approval. Oncology treatment Hospital oncology charges, radiotherapy and chemotherapy (including MRI, CT and Pet scanning), drugs and consultants' charges for treatment received as an in-patient or day-patient during a course of oncology treatment. Hotel accommodation We will cover a maximum of 15 nights per policy year when a cancer patient is receiving out-patient treatment in Europe (excluding Malta). The treatment given needs to be a course of six cycles of chemotherapy or six weeks of radiotherapy. The cost of wigs needed during active treatment of cancer	Full refund of customary and approved fees up to a limit of ten days Full refund of customary and approved fees Up to € 125 per night Up to €150 per policy year
Pregnancy and childbirth Complications Pregnancy and childbirth complications for in-patient and day-patient treatment. This benefit is available to policy holders who have been insured for a minimum of twelve months.	Up to a limit of € 750 per confinement
Maternity Cash Benefit Pregnancy and childbirth complications for in-patient and day-patient treatment. This benefit is available to policy holders who have been insured for a minimum of twelve months. This maternity cash benefit cannot be claimed in conjunction with any other benefit. This benefit is payable upon presentation of a birth certificate within 60 days from the date of birth.	Up to € 300 per confinement



BENEFITS		OUT-PATIENT TREATMENT
Out-patient services Consultants' charges, surgical procedures, including pathology, radiology, diagnostic tests, MRI and CT scan.		Full refund of customary and approved fees
Oncology treatment Hospital oncology charges, radiotherapy, and chemotherapy (including MRI, CT and Pet scanning), drugs and consultant's charges for treatment received as an out-patient during a course of oncology treatment.		Full refund of customary and approved fees
Drugs and dressings prescribed by a specialist		Up to a limit of €125 per policy year
Complementary treatments Chiropractor, acupuncture, homeopathy, osteopathy and Chinese herbal medicine given by a qualified practitioner who is registered. All alternative treatments must have a general practitioner or specialist referral.		Full refund of customary and approved fees up to 8 visits over a 5 week period
Psychiatry Treatment given by a psychiatrist, psychotherapist or psychologist when under the control of a psychiatrist. Treatment is only payable after two years of membership and with prior authorisation from Elmo.		Up to a limit of € 600 per policy year
General practitioner charges Charges for minor surgery performed by the general practitioner		Up to a limit of € 150 per policy year Up to a limit of € 125 per policy year
Accidental damage to the teeth Initial treatment required immediately following an accidental damage to natural teeth and given by a dentist or dental surgeon within 48 hours of the incident.		Up to a limit of € 500 per policy year
Home nursing Nursing at home when referred by a specialist following a major, major plus or complex major surgical procedure.		Up to a limit of € 300 per week up to 26 weeks Benefit will only be payable when we give prior approval
OTHER BENEFITS		
Emergency road ambulance This is to pay for transport to, from or between hospitals when medical supervision is required while being transported.		Full refund of customary and approved fees
Second medical opinion service		Full refund of customary and approved fees
24/7 Emergency pre-authorisation service Mobile number: 23430500		Telephone access to our pre-authorisation team for emergency hospitalisation assistance after office hours
Emergency International Assistance while you are abroad		24 hour emergency assistance services in getting the treatment required
Airfares Members receiving in-patient treatment in the area of cover for a minimum of eight nights.		Up to € 400 per policy year