



INTERNATIONAL PLAN 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	Up to €900,000 per policy year for each person
AREA OF COVER	Worldwide excluding USA & Canada
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 are determined by the schedule of procedures as follows: Minor under local anaesthetic, Minor under general anaesthetic, Intermediate operation, Major operation, Major Plus operation 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.	Full refund of customary and approved fees
Physicians' charges Physicians' charges for in-patient and day-patient 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 and approved fees up to a maximum of 28 days per policy year
Palliative care Care to relieve symptoms of a medical condition that has been diagnosed as terminal. Benefit will only be payable when we give prior approval.	Full refund of customary and approved fees up to a maximum of 10 days per policy year
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 €125 per night Up to a limit of €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 twenty-four months.	Full refund of customary and approved fees up to a limit of €4,000 per policy year
Maternity cash Benefit This benefit is payable upon presentation of a birth certificate within 60 days from the date of birth. This maternity cash benefit cannot be claimed in conjunction with any other benefit. This benefit is available to policy holders who have been insured for a minimum of twelve months.	Up to € 750 per pregnancy per policy year



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Cash benefit

Cash benefit for treatment received without charge in a hospital. This benefit is only payable if the treatment received would be eligible for benefit privately under this policy (excluding psychiatric treatment).

Daycare-patient treatment

In-patient treatment

Up to € 50 per surgical admission
Up to € 50 per night for up to 35 nights

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 €100 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

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 €800 per policy year

General practitioner charges

Charges for minor surgery performed by the general practitioner

Up to a limit of € 350 per policy year
Up to a limit of € 120 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 € 600 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 € 500 per week up to 14 days per medical condition
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

Applicable

24/7 Emergency pre-authorisation service

Mobile number: 23430500

Telephone access to our pre-authorisation team for emergency hospitalisation assistance after office hours

International emergency medical assistance while you are abroad.

24 hour emergency assistance services in getting the emergency treatment required.

Applicable

Airfares

Members receiving in-patient treatment in the area of cover for a minimum of ten nights.

Up to a limit of € 400 per policy year

Repatriation of mortal remains

Up to a limit of € 2,000 per policy year