

## Group Health Insurance Table of Benefits

The policy covers employees of the Local Council Association and the elected members and employees of Regional Committees, Local Councils and Tribunals and their dependents.

Cover: **Basic**

Annual overall maximum payable per person: Euros two hundred and fifty thousand - (€250,000)

1. Day case and in patient treatment									
1. Hospital accommodation and nursing care	Up to 165 Euros per night Maximum 7 Nights per episode Up to 120 Euros per episode for day surgery								
1.b Parent accommodation -staying with a child under 16	Up to 30 Euros per night Maximum 5 nights per episode								
2. Operating theatre charge, drugs and surgical dressing, prosthesis and appliances	<table style="width: 100%; border: none;"> <tr> <td style="padding-right: 20px;">Major operation</td> <td>Euros 320</td> </tr> <tr> <td>Intermediate operation</td> <td>Euros 250</td> </tr> <tr> <td>Minor operation</td> <td>Euros 120</td> </tr> <tr> <td>Prosthesis, which are an integral part of the operation</td> <td>Euros 410</td> </tr> </table>	Major operation	Euros 320	Intermediate operation	Euros 250	Minor operation	Euros 120	Prosthesis, which are an integral part of the operation	Euros 410
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<p>3. Surgeons and Anaesthetists fees for surgical procedures</p>	<p>Per operation up to:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 70%;">Major operation</td> <td style="text-align: right;">Euros 1,000</td> </tr> <tr> <td>Intermediate operation</td> <td style="text-align: right;">Euros 650</td> </tr> <tr> <td>Minor (general) operation</td> <td style="text-align: right;">Euros 320</td> </tr> <tr> <td>Minor (local) operation</td> <td style="text-align: right;">Euros 110</td> </tr> </table>	Major operation	Euros 1,000	Intermediate operation	Euros 650	Minor (general) operation	Euros 320	Minor (local) operation	Euros 110
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<p>4. Consultant and Physician fees</p>	<p>Up to 65 Euros per day Max 6 days per episode</p>								
<p>5. Pathology, radiology, diagnostic tests and physiotherapists</p>	<p>Up to 350 Euros per policy year</p>								
<p>6. Computerized Tomography Scan (CT Scan) and Magnetic Resonance Imaging (MRI)</p>	<p>Benefit payable out of the limit under benefit 5 above</p>								
<p><b>2. Cancer Treatment</b></p>									
<p>7 Consultant oncologist fees for all the active phase of the cancer treatment and hospital charges for cancer tests and drugs including chemotherapy and radiotherapy for each course of treatment</p>	<p>Up to 165 Euros per night Maximum 7 nights for each course of treatment</p>								

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7.a Oncology related CT Scans and MRI	Benefit is payable out of the limit under benefit 7b below
7.b Consultant oncologist fees for the chemotherapy and radiotherapy for all the active phase of the cancer treatment including for cancer tests and drugs, for each course of treatment	Up to 500 Euros each course of treatment
<b>3. Out-Patient Treatment</b>	
8. Professional fees for specialist consultations, diagnostic procedures Including pathology, physiotherapy, radiology and ECG	Up to Euros 305 per policy year Additionally up to 300 euro for 30 days pre and post in patient or day care treatment
9. CT Scans and MRI's and PET scans	Benefit is payable out of the limit under benefit 8 above
10. Mini/minor procedures performed by a general practitioner under local anesthetic	Up to 50 Euros procedure fee per episode Up to 50 Euros surgery/clinic fee per episode
1. Emergency local road ambulance	Up to 800 Euro per policy year
2. Home nursing by a professional nurse following a surgical intervention and if prescribed by a specialist	Up to 1,200 Euros per year Subject that after the first 7 days treatment for each medical conditions the benefit is limited to 50 Euros per day subject to the overall benefit limit specified above
3. MMDNA	As required
4. General Practitioners' charges	Up to 120 Euros per policy year

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4. Other additional benefits	
5. Hospital cash benefit for treatment received in a state or private hospital for a medical condition as a non-paying Patient	30 Euros per night for up to 40 nights per policy year
6. Outpatients physiatrist treatment	Up to 180 Euros per year
7. Outpatient surgical procedures	Benefit is payable out of the limit under benefit 1 and 3 above

*All current members and their respective dependants, who were already insured under the Group Health Policy of Local Council Association, will not be medically underwritten.*

**Security:** Mapfre Middlesea plc - 100%