

Benefit Changes from 01/04/2023

As follows is a quick summary of the new benefits and changes to existing benefits.

For a full overview of the extensive cover provided by your plan, please refer to detailed factsheet on our website.



Benefits	Current Cover	Updated Cover
Consultants - Outpatient Visits to registered Consultants	€80 per visit	50% of the cost of each consultation. No limit on number of visits
Dietician	No cover	50% of the costs. Up to 4 visits per year.
Genetic Testing for Cancer	No cover	50% of €300 (€150) for initial visit for genetic testing for cancer. Genetic tests for: <ul style="list-style-type: none"> • Hereditary risk • BRCA 1 or 2 gene mutation Single • mutation test 50% of the predictive tests to a max of €500. 50% of the genetic sequence testing to a max of €1,400
Gender - Reassignment Surgery	No cover	Counselling, consultant fees at standard benefit levels. Gender re-assignment surgery - preapproval for standard procedures required for treatment in Ireland and abroad.
Menopause	No cover	75% of the cost of the first consultation at a specialist clinic such as the Menopause Hub. 50% of the cost of subsequent consultations. Hormone replacement therapy covered as part of the prescriptive benefit package.
Mental Health – In-patient Treatment	90 days in a 3-year period @ €480 per day	Up to 42 days in a calendar year covered at St Patricks University Hospital, St John of God Stillorgan & Highfield Healthcare. 90 days in a 3-year period.
Physiotherapy	€25 per visit to a max of 25 visits	€30 per visit to a max of 20 visits. Benefit extended to physical therapists, chiropractors & osteopaths.

<p>Prescriptive Benefits</p>	<p>€60 per month per family. Maximum cost per family under the Drug Payment Scheme is €80 per month.</p> <p>Young adult (21-28) can also avail of this benefit in addition to the family benefit.</p>	<p>€50 per month per family. Maximum cost per family under the Drug Payment Scheme is €80 per month.</p> <p>Young Adult (21-28) can also avail of this benefit in addition to the family benefit.</p> <p>Note: consideration will be given for non-licenced drugs where there is not a DPS code for Drugs that are in short supply.</p>
<p>Optical Benefit</p>	<p>€15 per sight test (adult) every 2 years.</p> <p>Glasses/contacts - 90% to a max of €160 every 2 years.</p> <p>Child under 18 - benefit applicable annually.</p>	<p>€15 per sight test (adult) every 2 years.</p> <p>Glasses/contacts - 90% to a max of €120 every 2 years.</p> <p>Child under 18 - benefit applicable annually.</p>
<p>Oncology – Specific Scans Oncotype DX21 Gene Test</p>	<p>No cover</p>	<p>Oncotype DX21 gene test that predicts a person's likely benefit from chemotherapy. Cost fully covered on direct payment with Genomic Health – cost €3,180</p>
<p>F-18 PSMA Scan will be used to evaluate aggressive prostate cancer (members will not have to travel overseas for this test in the future)</p>	<p>No cover</p>	<p>Full cover on direct payment basis at the Blackrock Clinic, the Beacon & St James Private Radiology & Pet/CT/MRI Centre, Cork University Hospital, Wilton Cork</p>



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