



medical cash plan

...product brochure

cash benefits when you need medical treatment



april
Ireland

Changing the image of insurance.

APRIL Ireland Medical Cash Plan

cash benefits when you need treatment

FREE
children
cover

18

Cash Benefits
NO excess
to pay

Cash benefits when you need medical treatment

Have you noticed these days how even the most routine dental, optical or medical treatments can end up costing you money? Whether it's for prescription drugs, to see a specialist or you need to stay in hospital overnight – they can all incur personal expense and leave you out of pocket.

But not any longer...

The APRIL Ireland Medical Cash Plan provides you and your family with a wide range of cash benefits, so next time you need routine medical treatment, you know that many of your expenses will be covered.

FREE Cover for children aged between 3-18

- If single cover is taken - your children receive HALF benefits
- If joint cover is taken your children receive FULL benefits

Discounts on Annual Premiums

Whichever level of cover you choose, the Medical Cash Plan offers tremendous value for money for you and your family. But in addition, if you choose to pay annually you can save 5% on your premiums.

Simple Claims Process

To make a claim, simply call us for a Claim Form which you will need to complete and return. We will also require proof that you have made a purchase, or a letter from the hospital, doctor or specialist showing that a medical treatment/service has been used.

Quick and Easy to Apply

You are guaranteed cover under our moratorium clause. This means NO medical examinations or questionnaires and you can be covered without delay.

All pre-existing medical conditions you are aware of, or in our opinion should be aware of, or for which you received treatment, are automatically excluded - unless you have been symptom free and not received treatment or advice for it, for a two year period prior to a claim. This does not apply to optical or dental benefits.

Who can apply?

You can take out the Medical Cash Plan if you are aged 16 or over and are under 70 and resident in the Republic of Ireland. Those over 65 years old will be entitled to half the standard benefits.

What isn't covered?

In common with other medical cash plans, our Medical Cash Plan does not cover you for the following:

- Drug addiction or alcohol abuse
- HIV, AIDS and related conditions
- Wilful self-inflicted injury
- Mental illness or stress
- Chronic Conditions
- Hazardous pursuits (on the Accident & Sickness Cash benefit only)

Please refer to the Policy Document for more information and a full list of exclusions and waiting periods.

18 Valuable Medical Cash Benefits!

four levels of cover...

		BRONZE	SILVER	GOLD	PLATINUM
PROFESSIONAL SERVICES CASH BENEFITS					
Dental - payable following routine dental treatment		€20 per appt max 2 claims per year	€40 per appt max 2 claims per year	€60 per appt max 2 claims per year	€80 per appt max 2 claims per year
Optical Tests - payable following a sight test with an optician		€30 per appt max 1 claim per year	€30 per appt max 1 claim per year	€30 per appt max 1 claim per year	€30 per appt max 1 claim per year
Optical Equipment - payable following purchase of new prescription glasses or contact lenses		€50 per claim max 1 claim per year	€100 per claim max 1 claim per year	€150 per claim max 1 claim per year	€200 per claim max 1 claim per year
Specialist Consultation - payable following consultation with a physician or surgeon		€80 per appt max 1 claim per year	€80 per appt max 2 claims per year	€120 per appt max 2 claims per year	€150 per appt max 2 claims per year
Chiropody - payable following an appointment with a chiropodist		€50 per appt max 1 claim per year	€50 per appt max 2 claims per year	€50 per appt max 3 claims per year	€50 per appt max 4 claims per year
Maternity - payable on birth of each child (double benefit if you have Joint Cover)		€150 per child	€300 per child	€450 per child	€600 per child
Doctor Expenses - payable following appointment with a doctor		€20 per appt max 2 claims per year	€30 per appt max 2 claims per year	€40 per appt max 2 claims per year	€50 per appt max 2 claims per year
Hearing Aid - payable following an appointment with a hearing aid dispenser		€40 per appt max 1 claim per year	€80 per appt max 1 claim per year	€120 per appt max 1 claim per year	€160 per appt max 1 claim per year
Physiotherapy, acupuncture, homeopathy, osteopathy, chiropractic		€60 per appt max 2 claims per year	€60 per appt max 4 claims per year	€60 per appt max 6 claims per year	€60 per appt max 8 claims per year
HOSPITAL CASH BENEFITS					
Inpatient Admission - payable following inpatient treatment in a hospital		€50 per night	€100 per night	€150 per night	€200 per night
Joint Inpatient Admission - payable following inpatient treatment with your partner		€80 per night	€160 per night	€240 per night	€320 per night
Day Case Admission - payable following day case treatment in a hospital		€50 per day	€100 per day	€150 per day	€200 per day
Worldwide Inpatient Admission - payable following inpatient treatment in a hospital abroad		€50 per night	€100 per night	€150 per night	€200 per night
Accident & Emergency Unit Admission - payable following accident & emergency treatment		€20 per visit	€40 per visit	€60 per visit	€80 per visit
Recovery Bonus - payable following a stay in hospital of 10 or more consecutive nights		€150 max 1 claim per year	€300 max 1 claim per year	€450 max 1 claim per year	€600 max 1 claim per year
<p>You can claim for Inpatient Admission, Joint Inpatient Admission or Accident & Emergency Unit Attendance for up to a combined maximum of 100 nights/visits in any year. Out of these 100 nights/visits - up to 5 days may be payable for Day Case Admission, up to 10 nights may be payable for maternity related Inpatient Hospital Admission (payable after an initial 7 nights in hospital) up to 50 nights may be payable for Worldwide Inpatient Admission.</p>					
BONUS CASH BENEFITS					
Accident & Sickness Cash - payable following absence from work due to accident or sickness for more than 10 consecutive days		€25 per day max 10 days	€50 per day max 10 days	€75 per day max 10 days	€100 per day max 10 days
Serious Injury Cash - payable following permanent loss of use of 2 limbs/loss of sight in both eyes. Half payable if 1 limb/eye		€8,000 lump sum	€16,000 lump sum	€24,000 lump sum	€32,000 lump sum
Accidental Death Cash - payable following accidental death		€8,000 lump sum	€16,000 lump sum	€24,000 lump sum	€32,000 lump sum
MONTHLY PREMIUMS	Single Cover	€14.15	€28.30	€42.50	€56.50
	Joint Cover	€28.30	€56.60	€85	€113
ANNUAL PREMIUMS SAVE 5%	Single Cover	€161.31	€322.62	€484.50	€644.10
	Joint Cover	€322.62	€645.24	€969	€1,288.20

APRIL - changing the image of insurance

APRIL Ireland is part of APRIL, a global insurance provider. They were formed in 1988 and set out to change the image of insurance by putting the customer at the heart of the organisation.

Today, APRIL has a market value in excess of €970 million and operate in 37 countries, looking after some 6 million policyholders worldwide. They have consolidated revenues exceeding €757 million and paid out claims totalling €202 million in 2011*.

The APRIL Ireland Medical Cash Plan is underwritten by Axeria Assistance Limited who is also part of the APRIL Group.

**All figures correct at 2011*

Cancellation rights & The UK Financial Services Compensation Scheme

Cancellation rights

If for any reason you are not satisfied with your Medical Cash Plan, you may cancel it within 30 days from its start date for a full refund, provided that you have not made a claim.

Extra Protection - The UK Financial Services Compensation Scheme

In the unlikely instance that Axeria Assistance Limited is unable to meet its obligations under the Medical Cash Plan, you will be protected by the UK Financial Service Compensation Scheme (FSCS). More details about the FSCS can be found on their website: www.fscs.org.uk

CONTACT YOUR BUSINESS CONSULTANT ON:

april | Ireland

APRIL Ireland Registered Office: Suite 211, Unit 3013, Lake Drive, Citywest Business Campus, Dublin 24. Tel: 0749 161868 - www.april-ireland.com
Axeria Assistance Limited Registered Office: 108 Triq it-Tiben, Swieqi, SWQ 3032, Malta - Tel: (+356) 2137 7107.

APRIL Ireland is a trading name of APRIL (Insurety) Ireland Limited (Company Registration No 360638), who is regulated by the Central Bank of Ireland, registered number C29542 and a wholly owned subsidiary of APRIL UK (Insurance Services) Ltd. Axeria Assistance Limited (Company Registration Number C 55905) is a company authorised under the Maltese Insurance Business Act, 1998 to carry out general business and is regulated by the Malta Financial Services Authority.
MCPIBR 01/13

© APRIL Ireland 2012. All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without prior written permission of APRIL Ireland.



Changing the image of insurance.