



Level 2 Hospital & Level 2 Everyday



Just **4** of the many great reasons
to be with Aviva

Looking out for you



Looking out for you...

Aviva is dedicated to providing you with the best quality health insurance. We work hard to bring you relevant plans that offer you excellent cover and access to the best healthcare available, so that you have the peace of mind to know that should something happen, we are looking out for you.

Added to that, you have the reassurance that you are joining an established and trusted brand. Aviva has a global footprint with expertise in 28 countries around the world.

Already, 1.2 million customers in Ireland trust Aviva to look after their important financial assets like their homes, pensions, business and cars. Now you can trust Aviva to look after your most important asset of all – your health.

For full details on all plans

www.avivahealth.ie



Confidence to know you're making the right choice

For full details on all plans
www.avivahealth.ie

You know that your health and your family's health are the most important things in the world. You want to be sure that should something happen, you will have access to the hospital care and treatment that you need, as well as money back on lots of essential everyday healthcare expenses.

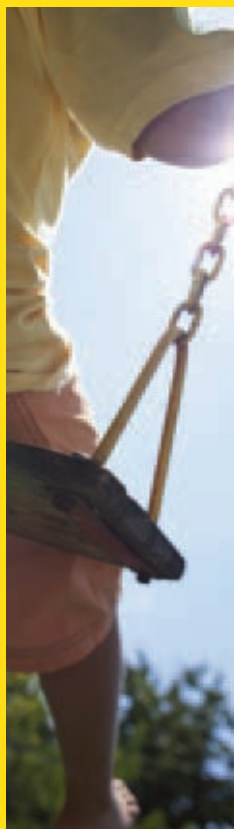
Our **Level 2 Hospital & Level 2 Everyday** plans give you the confidence to know that you're making the best choice for you and your family's health. Our plans deliver quality healthcare along with excellent value for money and all without compromise.

Here's how Level 2 cover is a better choice for you:

Access to more local and national hospital and treatment centres than any other health insurer.

- A semi-private room in a private hospital.
- A private room in a public hospital.
- Full cover for all listed cardiac procedures in a high-tech hospital.
- Full cover for all our listed day case procedures in public, private and high-tech hospitals.
- Cover for in-patient consultant fees.
- Full scan cover in approved treatment centres for out patient PET-CT, MRI & CT scans

If you choose Level 2 Everyday, you also get the following additional day-to-day benefits.



Benefits	Amount covered per policy year
G.P. visits	Up to €30 per visit up to 25 visits
Dentist	Up to €30 per visit up to 25 visits
Physiotherapist	Up to €30 per visit up to 25 visits
Other day-to-day practitioners: Massage therapist (including baby & sports massage); Osteopathy (including cranial osteopathy); Dietician & reflexologist.	Up to €30 per visit up to 25 combined visits
Optical (including eye test, glasses/lenses)	Covered up to €60 per policy year

The list of benefits available from your Aviva health plan is vast – you can check them out at your leisure on www.avivahealth.ie. But to give you a feel for what you can expect as an Aviva customer, have a look at just a selection of some of the expert and wide-ranging benefits that we offer you.

Nurse-on-call

When it's not an emergency but you'd still like the peace of mind of a professional opinion on the spot, you have access to our team of qualified nurses 24 hours a day, 365 days a year.

Overseas cover

If a surgical procedure that you need is not yet available in Ireland, or if you'd simply prefer to have it performed elsewhere, we will cover you for the same amount as we would in Ireland. All you have to do is get in touch with us and arrange for pre-authorisation.

A&E Abroad

From Marbella to China, there's no need to panic if anything happens to you while you're abroad. In the case of an accident or emergency, we will cover your in-patient costs up to €100,000. We'll direct you to the most appropriate facility – and even break the bad news to your boss if you can't make it back to work.

Scan cover

You are fully covered for any in-patient scans that you might need such as PET-CT, MRI and CT.

Stress-related and psychiatric benefits

We live in an increasingly stressful world, so it's comforting to know that you're covered for a wide range of stress-related and psychiatric benefits. You will enjoy full cover for up to 100 days per year for hospital care. In addition, you will have 91 days in-patient cover over 5 years for treatment of alcohol and substance abuse.

Convalescence cover

To speed recovery after your stay in hospital, we will give you €30 per day for up to 16 days' convalescence on our list of approved convalescence homes.

Asthma Care

This is yet another innovative benefit to provide additional peace of mind for you and your family. In conjunction with Asthma Care Ireland, learn how to overcome rhinitis, wheezing, coughing and breathlessness naturally using the Buteyko Clinic method and lifestyle guidelines. Your Aviva health plan will give you a contribution towards the cost of this.

Cancer Support Benefit

To help you with expenses for accommodation costs incurred when travelling 50km or more to receive in-patient or day case chemotherapy and radiotherapy, we will give you back up to €100 per day, up to a maximum of €1,500 per year.

For full details on all plans

www.avivahealth.ie

Maternity cover that does more

We know that your maternity experience does not start and end with your hospital cover. This is why we have developed a comprehensive range of benefits that you can use right from the start of your pregnancy, through to when you bring your baby home.

So you can look after the important part and we'll take care of the rest with:

- Full cover for up to 3 nights in a public hospital
- Generous contribution of €4,000 if you choose to go to a private hospital or have a home birth
- Money back on your pre and post-natal visits
- Contribution towards consultant delivery fees
- Newborns go free until the next renewal after their first birthday
- Breastfeeding consultancy
- Partner benefit

Aviva goes further than any other insurer by giving you access to a variety of exclusive maternity benefits that are provided to you as an Aviva member over and above your plan benefits. Benefits include:

- 4D scans.
- Cord blood stem cell preservation.
- Post-natal home help.
- Member discounts at U Mamma and MTC.



And as they grow...

Level 2 Everyday is specially designed to meet the needs of your family. With this in mind, we have come up with a range of additional benefits such as child counselling and parent accompanying child grants that are tailored specifically for your child. You will find the full list of benefits in the table below.

Benefits	Amount covered per policy year
Child speech & language therapist	Up to €30 per visit up to 10 visits
Child home nursing care	Up to €100 per day for up to 14 consecutive days
Parent accompanying child grant	Up to €40 per day for up to 14 consecutive days
Paediatric consultant costs	Up to €80
Child counselling	Up to €30 per visit up to 10 visits
Child asthma care programme	€135 contribution
Baby massage therapist & cranial osteopathy	Part of €30 x 25 combined visits – see other day-to-day practitioners on table page 6

The above benefits apply to Level 2 Everyday only.



Making sure you stay healthy everyday

Life is busy when you have a family to look after so it's important that your plan gives you all the benefits you need to look after your health.

Level 2 Hospital & Level 2 Everyday give you access to all of the great out patient benefits listed in the table below.

And what's more, there are no claim forms to fill out. Just keep all of your receipts and send them to us at the end of the year. We will deduct the excess and send you a cheque for the eligible amount within 3 days.

Benefit	Amount covered per policy year
Health screen¹	€100 contribution every 2 years
A&E cover	Up to €60 per visit up to 3 visits
Emergency dental care	Covered up to €500
Pre/post-natal consultant care	Up to €400
Manual lymph drainage	Up to €50 per visit for 5 visits
Psycho-oncology counselling	Up to €40 per visit up to 5 visits
Home nursing	Up to €40 per day for up to 20 consecutive days
Consultant fees	Up to €60 per visit
Pathology: Consultant fees Cost of test	Covered for 50% of cost set out in our schedule of benefits for professional fees Covered for 50% of cost
Radiology: Consultant fees Cost of test	Covered for 50% of cost set out in our schedule of benefits for professional fees Covered for 50% of cost
Scans – carried out in non approved treatment centre for scans	MRI - up to €350 CT - up to €200
Medical & surgical appliances	For a full list of medical and surgical appliances that we cover, please visit www.avivahealth.ie

Please Note: On Level 2 Everyday we will add €1 to the amount of your claim and deduct an excess of €1. This has no effect on the amount that we pay you, and is carried out purely for regulatory reasons. On Level 2 Hospital all out patient claims are subject to an excess of €150 for an individual and €250 where there are two or more people on the policy. For information on how to calculate your excess visit www.avivahealth.ie

1. Health screens are not subject to an out patient excess.

Member benefits



What your member benefits offer

When you become a member of Aviva, you not only gain access to all the great benefits on your plan but you also get to avail of an excellent range of money-saving Aviva health member benefits from providers such as Smiles Dental clinics and Allen Carr Easyway to Stop Smoking clinics. On the opposite page you will find a list of your Aviva health member benefits and how to use them.

For full details on all plans
www.avivahealth.ie

<p>Cervical Cancer Vaccination</p>	<p>We were the first insurer to contribute to the cervical cancer vaccination and are committed to ensuring that we continually bring you the best contributions and even greater access to this benefit. We offer you a €150 contribution towards the vaccination at Point of Care Health Services.</p>
<p>Health Screening</p>	<p>We offer you a choice of health screens from simple health checks to more extensive consultations to help you manage your health needs. Health screening can provide you with early awareness of potential health problems and help you identify small changes to your lifestyle which can make a big difference to your health. Save on health screens at Charter Medical Group and EHA centres.</p>
<p>Dental</p>	<p>We are now covering a wide range of teeth whitening treatments in association with Smiles and Town Dental Clinics. This exclusive arrangement means that all you have to do is choose the type of treatment you want. The initial consultation and dental examination by a dental surgeon is provided free. A quick test is also done to see how responsive your teeth are to whitening.</p> <p>As a health member with Aviva you can now receive up to 20% back on the cost of orthodontic treatments at Smiles Orthodontics. This exclusive new benefit is available to all Aviva members and is just another example of how Aviva is looking out for you.</p>
<p>Fitsquad</p>	<p>Fitsquad is an outdoor group fitness programme for men and women. Fitsquad aims to motivate you as an individual, helping you achieve your goals and making every class interactive and fun while getting results every time. Aviva members will get an exclusive 10% discount when you sign up with Fitsquad for every 8 week session.</p>
<p>Laser Eye Surgery</p>	<p>Another great benefit included in your plan is laser eye surgery. Optical Express is one of the leading technological innovators in the world offering both LASIK and LASEK treatments. As a health member with Aviva you can receive a 22.5% discount on the total cost of your treatment at Optical Express.</p>
<p>Stop Smoking</p>	<p>Aviva is delighted to be the first and only health insurer to offer members access to the Allen Carr Easyway to Stop Smoking programme. We have teamed up with Allen Carr to give you one of the most successful smoking cessation programmes so you can improve your health and give up smoking for good!</p>

The good news is there are no waiting periods on member benefits so you can start using these benefits as soon as you become a member, whether you have had health insurance or not. So what are you waiting for?

Afraid of waiting periods?

We get lots of questions on this as it may seem a little confusing but we have tried to make it easier for you. Just pick the box(es) below that is most suited to you.

<p>1 Switching to us from a different provider?</p>	<p>Once you have served your initial waiting periods with your previous insurer you do not have to re-serve them with us. The same applies to pre-existing condition waiting periods.</p>
<p>2 Switching and upgrading your level of cover?</p>	<p>You will need to wait 2 years to access your enhanced benefits for a medical condition which you have at the time of upgrading (5 years if you're over 65). However, this won't apply to the benefits that you were covered for on your previous plan.</p>
<p>3 I haven't had health insurance for a while?</p>	<p>If you have had a break in cover of less than 13 weeks then you should join straight away as you won't be subject to any new initial waiting periods. If your break in cover has been more than 13 weeks then you do need to re-serve waiting periods. The waiting periods that you must re-serve will depend on your age on joining Aviva. Have a look at the table across to find out which waiting periods apply to you.</p>
<p>4 I have never had health insurance?</p>	<p>It's never too late to start! You may have to serve initial and pre-existing waiting periods, so why not start now? The waiting periods that you will have to serve will depend on your age on joining Aviva. Have a look at the table across to find out which waiting periods apply to you.</p>

Waiting periods for those new to health insurance					
Your age on joining	Accident or injury	New conditions	Pre-existing conditions	Maternity ¹	Out patient benefits ²
<55 years	Immediately	26 weeks	5 years	1 year	Immediately
55~59 years	Immediately	52 weeks	7 years	1 year	1 year
60~64 years	Immediately	52 weeks	10 years	1 year	1 year
65+ years	Immediately	104 weeks	10 years	1 year	2 years

1. There is a waiting period of 42 weeks for post-natal home help, cord blood stem cell preservation, Doula, breastfeeding consultancy and partner benefit.
2. Out patient waiting periods apply to health screens, PET and PET-CT scans. In the case of maternity benefits, you will have to wait 1 year to access enhanced benefits.

If you would like more information on waiting periods call our team on

1850 71 66 66

or visit the FAQ section on

www.avivahealth.ie

It's easy to switch or join

Think it's too much hassle? It's actually hassle free.



Sign up online or over the phone and get covered straight away.



Then just send an email to your previous insurer to cancel your old insurance policy.



How much would private health care cost you if you weren't covered?

Average day to day medical costs*

Typical public sector waiting lists*

Typical Costs For Standard Procedures	
Tonsil removal	€2,200
Cruciate Ligament Treatment	€5,500
Maternity – Normal Delivery	€3,560
Hip Replacement	€22,000
Chemotherapy – Private Hospital	€50,000

Typical Costs For Standard Exploratory Procedure in Private Hospital	
Surgeon	€800
Anaesthetist	€400
Daycare Costs	€260
TOTAL	€1,460

Practitioner	Number of visits	Estimated cost per visit	Total
GP Visits	3.4	€60	€204
Dentist	2.5	€60	€150
Physio	4.0	€60	€240
Other	3.0	€60	€180
TOTAL			€774

* Source: Central Statistics Office (2007)

Treatment	Number of people on waiting list
Number of Adults awaiting treatment	17,310
Number of Adults awaiting surgical procedures	10,844
Number of Children awaiting surgical procedures	2,583
Waiting for General surgery	2,530
Waiting for Orthopaedic surgery	1,931
Waiting for Cardiac treatment	753

* Source: National Patient Treatment Register (November 2009)

List of hospitals and treatment centres

	Hospitals	Approved treatment centres
Cavan		
Cavan General Hospital	Public	
Clare		
Bushypark Treatment Centre	Private	
Cahercalla Community Hospital	Private	
Ennis Midwestern Regional Hospital	Public	
Cork		
Bon Secours Hospital	Private	MRI
Cork University Hospital	Public	MRI
Cork University Maternity Hospital	Public	
Cuan Mhuire (Farnanes)	Private	
Employment Health Advisors (Blackrock)		Approved centres
Euromedic, Elysian, Cork	Private	MRI+CT
Mallow General Hospital	Public	
Mercy University Hospital	Public	MRI
Optical Express (Mahon Point)		Approved centres
Point of Care Centre – Douglas Medical Centre		Approved centres
Shanakiel Hospital	Private	
Shandon Street Hospital	Private	
Smiles (Oliver Plunkett St.)		Approved centres
South Infirmary/Victoria University Hospital	Public	MRI
St. Finbarr's Hospital (Children)	Public	
St. Mary's Orthopaedic Hospital	Public	
St. Patrick's (Marymount Hospice)	Public	
Tabor Lodge	Private	
Donegal		
Letterkenny General Hospital	Public	MRI
Dublin		
Beacon Hospital	High-tech	MRI+CT+PET-CT
Beaumont Hospital	Public	
Beaumont Consultants Private Clinic	Private	CT
Blackrock Clinic	High-tech	MRI+CT+PET-CT
Blackrock Hospice (part only)	Public	
Bon Secours Hospital (Glasnevin)	Private	MRI
Cappagh National Orthopaedic Hospital	Public	
Charlemont Clinic (Radiology & Pathology)		MRI+CT
Charter Medical Group		MRI+CT
Children's University Hospital (Temple St)	Public	
Claymon Laboratories (Pathology)	Private	
Connolly Hospital	Public	
Coombe Women's and Children's University hospital	Public	
Euromedic, Rockfield Clinic, Dundrum		MRI+CT
Euromedic, Northwood Imaging		MRI
Hampstead Private Hospital	Private	
Hermitage Medical Clinic, Lucan (Classified as High-tech level 1)	High-tech + Private	MRI+CT+PET-CT
Highfield Private Hospital	Private	
Incorporated Orthopaedic Hospital of Ireland (Clontarf)	Public	
M.S. Care Centre	Private	
Mater Misericordiae University Hospital	Public	
Mater Private Hospital	High-tech	MRI+PET-CT
Mount Carmel Hospital	Private	
National Maternity Hospital (Hollis St)	Public	
Northbrook Clinic	Private	
Our Lady's Hospice (part only)	Public	
Our Lady's Hospital for Sick Children (Crumlin)	Public	

	Hospitals	Approved treatment centres
Park West Clinic	Private	
Peamount Hospital	Public	
Rotunda Hospital	Public	
Royal Victoria Eye and Ear Hospital	Public	
Rutland Centre	Private	
Sports Surgery Clinic, Santry	Private	MRI
St. Columille's Hospital	Public	
St. Edmundsbury Private Hospital	Private	
St. James's Hospital	Public	PET-CT
St. John of God Hospital	Private	
St. Joseph's Hospital	Public	
St. Joseph's Rehabilitation Centre	Public	
St. Luke's Hospital	Public	
St. Michael's Hospital	Public	
St. Patrick's University Hospital	Private	
St. Vincent's Hospital	Public	
St. Vincent's Private Hospital	Private	MRI
St. Vincent's University Hospital	Public	
The Adelaide and Meath Hospital (Tallaght)	Public	
Employment Health Advisors (IFSC)		Approved centres
Ultrasound Dimensions (Blackrock)		Approved centres
Optical Express (Wellington Rd.)		Approved centres
Optical Express (Dundrum Centre)		Approved centres
Point of Care Centres:		
– Applewood Medical & Dental Centre		Approved centres
– Citywest Medical & Dental Centre		Approved centres
– Dundrum Medical Centre		Approved centres
– Fitzwilliam Medical Centre		Approved centres
– Lucan/Ballyowen Castle Medical & Dental Centre		Approved centres
– Oldcourt Shopping Centre		Approved centres
– Tyrellstown Medical Centre		Approved centres
– Smiles South Anne St./ O'Connell St./Ballsbridge/ Tallaght		Approved centres
– Town Dental, (Clonshaugh, S.C.)		Approved centres
Galway		
Bon Secours Hospital	Private	MRI
Cuan Mhuire, Coolarne	Private	
Employment Health Advisors (Liosbán)		Approved centres
Point of Care Centre: Galway Bay Medical Centre		Approved centres
Galway Clinic(Classified as High-tech for Level 1)	High-tech /Private	MRI+PET-CT
Merlin Park Regional Hospital	Public	MRI+CT
Portiuncula Hospital	Public	MRI
Smiles (Middle Street)		Approved centres
University College Hospital	Public	
Kerry		
Bon Secours Hospital (Tralee)	Private	MRI
Kerry General Hospital	Public	
Talbot Grove Centre	Private	
Kildare		
Clane General Hospital	Private	MRI
Cuan Mhuire (Athy)	Private	
Naas General Hospital	Public	
Point of Care Centre: Manor Mills Medical & Dental Centre		Approved centres
Optical Express (Newbridge)		Approved centres
Vista Primary Care (Naas)		MRI+CT
Kilkenny		
Aislinn Treatment Centre	Private	
Aut Even Hospital	Private	MRI
Lourdes Orthopaedic Hospital (Kilcreene)	Public	
St. Luke's General Hospital	Public	

	Hospitals	Approved treatment centres
Laois		
Midland Regional Hospital (Portlaoise)	Public	
Leitrim		
Our Lady's Hospital (Manorhamilton)	Public	
Limerick		
Barrington's Hospital	Private	MRI
Cuan Mhuire (Bruree)	Private	
EHA (Charlotte Quay)		Approved centres
Mid-Western Regional Hospital	Public	
Mid-Western Radiation Oncology Centre	Private	
Mid-Western Regional Maternity Hospital	Public	
Mid-Western Regional Orthopaedic Hospital	Public	
St. John's Hospital	Public	
Louth		
Louth County Hospital	Public	
Our Lady of Lourdes Hospital	Public	MRI
Town Dental Clinic (Drogheda & Dundalk)		Approved centres
Mayo		
Hope House (Foxford)	Private	
InnerVision Ultrasound (Castlebar)		Approved centres
Mayo General Hospital (Castlebar)	Public	MRI
Meath		
Our Lady's Hospital (Navan)	Public	
Monaghan		
Monaghan General Hospital	Public	
Offaly		
Midland Regional Hospital (Tullamore)	Public	
Roscommon County Hospital	Public	
Sligo		
Sligo General Hospital	Public	MRI
St. Joseph's Private Hospital (Garden Hill)	Private	
Tipperary		
Aiséirí Centre (Cahir)	Private	
Mid-Western Regional Hospital Nenagh	Public	
South Tipperary General Hospital (Clonmel)	Public	
Waterford		
EHA (Ballybricken)		Approved centres
Point of Care Centre: Waterford Health Park		Approved centres
Waterford Regional Hospital	Public	
Whitfield Clinic	Private	MRI+PET-CT
Westmeath		
EHA (Moate)		Approved centres
Midland Regional Hospital (Mullingar)	Public	
St. Francis Private Hospital (Mullingar)	Private	
Wexford		
Aiséirí Centre (Roxborough)	Private	
Ely Hospital	Public	
Town Dental Clinic Enniscorthy/ Selskar Court (Wexford town)		Approved centres
Wexford General Hospital	Public	
Wicklow		
Town Dental Clinic (Town Hall Court, Bray)		Approved centres
Northern Ireland		
Antrim		
Royal Victoria Hospital	Public	
Ulster Independent Clinic (Belfast)	Private	
Derry		
Altnagelvin Area Hospital	Public	
North West Independent Hospital (Ballykelly)	Private	
Down		
Daisy Hill Hospital (Newry)	Public	

This list is subject to change and is correct at time of going to print, April 2010. For the most up-to-date list, visit www.avivahealth.ie

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All information contained in this brochure is correct at time of going to print, March 2010. For full details and terms and conditions you can access our membership handbooks on www.avivahealth.ie or call us on 1890 717 717.

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If you want to know more, just ask.

Choosing the right health insurance can sometimes seem confusing. So if you've any queries just ask



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Or visit us online

www.avivahealth.ie

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