

COVERS VISITS TO THE  
PHYSIOTHERAPIST, DENTIST,  
OPTICIAN, HOSPITAL AND MORE...

# MEDICAL CASH PLAN

RECEIVE CASHBACK  
TO REDUCE THE  
COST OF YOUR  
EVERYDAY MEDICAL  
EXPENSES



 [www.april-ireland.com](http://www.april-ireland.com)

**right 1**

[rightone.ie](http://rightone.ie)

RightOne Limited is regulated by the Central Bank of Ireland

  
april

Insurance made easy.

# INTRODUCING OUR MEDICAL CASH PLAN

Protection against everyday medical expenses

It's easy to forget the strain everyday healthcare expenses can put on your bank account each year...

## HOW THE PLAN HELPS YOU

Whenever you need routine healthcare, such as dental check-ups, eye tests or physiotherapy sessions – our plan will cover your expenses up to the amount of cover you choose.

Cover starts from as little as 56c a day\* and provides 18 valuable cash benefits for you and your family. It's common sense protection you shouldn't miss out on.

Keep reading to discover the range of cash benefits we can offer you.

\* Based on individual bronze cover of €16.98 per month



« PROTECT YOUR HEALTH  
AND YOUR PERSONAL  
FINANCES WITH OUR  
MEDICAL CASH PLAN »



# 18 VALUABLE MEDICAL CASH BENEFITS

## FREE COVER FOR CHILDREN (AGE 3-18)

- On single cover - your children receive HALF benefits.
- On joint cover - your children receive FULL benefits.

		BRONZE	SILVER	GOLD	PLATINUM
MONTHLY PREMIUMS	Single Cover	€16.98	€33.96	€51	€67.80
	Joint Cover	€33.96	€67.92	€102	€135.60
ANNUAL PREMIUMS SAVE 5%	Single Cover	€193.57	€387.14	€581.40	€772.92
	Joint Cover	€387.14	€774.29	€1,162.80	€1,545.84

### PROFESSIONAL SERVICES CASH BENEFITS

<b>Dental</b> 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
<b>Optical Tests</b> 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
<b>Optical Equipment</b> 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
<b>Specialist Consultation</b> Payable following consultation with a physician or surgeon (doctor referral required)	€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
<b>Chiropody</b> 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
<b>Maternity</b> 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
<b>Doctor Expenses</b> Payable following an 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
<b>Hearing Aid</b> 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
<b>Physiotherapy, acupuncture, homeopathy, osteopathy, chiropractic</b> (Doctor referral required)	€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

<b>Inpatient Admission</b> Payable following inpatient treatment in a hospital	€50 per night	€100 per night	€150 per night	€200 per night
<b>Joint Inpatient Admission</b> Payable following inpatient treatment with your partner	€80 per night	€160 per night	€240 per night	€320 per night
<b>Day Case Admission</b> Payable following day case treatment in a hospital	€50 per day	€100 per day	€150 per day	€200 per day
<b>Worldwide Inpatient Admission</b> Payable following inpatient treatment in a hospital abroad	€50 per night	€100 per night	€150 per night	€200 per night
<b>Accident &amp; Emergency Unit Admission</b> Payable following accident and emergency treatment	€20 per visit	€40 per visit	€60 per visit	€80 per visit
<b>Recovery Bonus</b> 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

You can claim for Inpatient Admission, Joint Inpatient Admission or Accident and Emergency Unit Attendance for up to a combined maximum of 100 nights/visits in any year. Out of these 100 nights/visits - up to five 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 seven nights in hospital) up to 50 nights may be payable for Worldwide Inpatient Admission.

### BONUS CASH BENEFITS

<b>Accident and Sickness Cash</b> 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
<b>Serious Injury Cash</b> Payable following permanent loss of use of two limbs/loss of sight in both eyes. Half payable if one limb/eye.	€8,000 lump sum	€16,000 lump sum	€24,000 lump sum	€32,000 lump sum
<b>Accidental Death Cash</b> Payable following accidental death	€8,000 lump sum	€16,000 lump sum	€24,000 lump sum	€32,000 lump sum

# FREQUENTLY ASKED QUESTIONS



## WHO IS ELIGIBLE FOR THIS PLAN?

You must be:

- › Between the ages of 16 and 69 inclusive (those over 65 will be entitled to half the standard benefits)
- › Resident in the Republic of Ireland



## HOW TO CLAIM?

Simply call us for a claim form, which you'll need to complete and return. We will also require an original receipt showing that an expense has been incurred, or a letter from the hospital, doctor or specialist showing that a medical treatment/service has been used. Any benefit due will be paid directly into your bank account.



## ARE THERE ANY WAITING PERIODS OR EXCESSES TO PAY?

Waiting periods will apply on selected benefits. Please refer to the Policy Document for full information. No excesses are payable on this plan.

## HOW WE DEAL WITH PRE EXISTING CONDITIONS?

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.

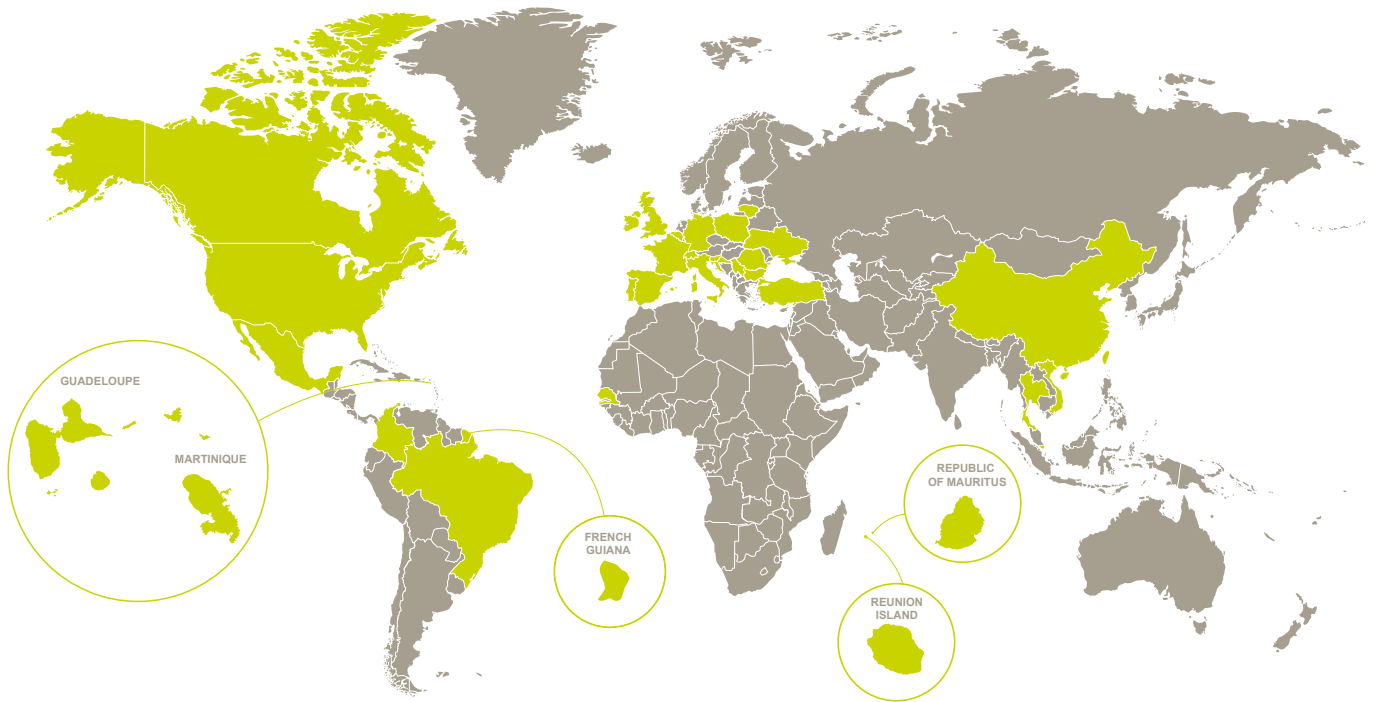
## WHAT ISN'T COVERED?

These are some of the key exclusions:

- › Pre-existing medical conditions (not applicable to dental or optical benefits)
- › Alcoholism, alcohol, drug, substance abuse and other addictive conditions
- › HIV/AIDS or any related medical condition
- › Self-inflicted injury or illness
- › Sexually transmitted diseases
- › Chronic and long-term medical conditions (not applicable to dental or optical benefits)
- › Hazardous pursuits (on the Accident and Sickness Cash benefit only)

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

# WE ARE PART OF THE APRIL GROUP A GLOBAL INSURANCE PROVIDER



## APRIL GROUP - KEY FACTS



€928.4 million  
turnover in 2017



Over 3,800  
members of staff



Listed on the  
Paris Stock  
Exchange in 1997



Operating in  
31 countries

« WHAT A PLEASANT SURPRISE TO SPEAK  
TO SOMEONE WHO CARED »

*Keith Mizon*

« A VERY PROFESSIONAL ORGANISATION  
WHO DEAL WITH CLAIMS VERY PROMPTLY »

*Gary Brookes*

## IMPORTANT INFORMATION

### 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

In the unlikely instance that Axeria Insurance Limited is unable to meet its obligations under the Medical Cash Plan, you will be protected by the Financial Services and Pensions Ombudsman (FSPO). More details about the FSPO can be found on their website: [www.fspo.ie](http://www.fspo.ie)

# MEDICAL CASH PLAN

Cash benefits towards  
your medical expenses

Optical, dentist, hospital  
admission, therapies,  
consultations and more

april | Ireland

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APRIL Ireland is a trading name of APRIL (Insurety) Ireland DAC (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.

This product is insured by Axeria Insurance Limited (company registration number C55905), with registered office at Axeria Business Centre, 380, Level 2, Canon Road, Santa Venera, SVR 9033, Malta. Axeria Insurance Limited is an insurance company authorised under the Maltese Insurance Business Act (Cap. 403 of the Laws of Malta) to carry on general business and is regulated by the Malta Financial Services Authority.

DISCLOSURE OF INTERESTS: In terms of the provisions of Directive 2002/92/EC of the European Parliament and of the Council of 9 December 2002 on insurance mediation, please note that APRIL S.A., a Company organised in terms of French Law with registration number 377994553RCS of Immeuble Aprilium, 114 Bd Vivier Merle, 69439 Lyon, France holds more than 10% of the voting rights of both Axeria Insurance Limited and APRIL UK. Axeria Insurance Limited and APRIL UK are affiliates by virtue of the common shareholding of APRIL S.A. as outlined above. **MCPIBR 0518**



Insurance made easy.