

COMPARISON BETWEEN GMA PLAN AND SOME POPULAR AND SIMILAR PLANS FROM OTHER INSURERS.

INPATIENT BENEFITS	VHI Health Plus Extra-Plan B	Irish Life - Health Plan 02	LAYA - Health Smart Family	Garda Medical Aid
Public Hospital	Private Room Covered	Private Room Covered	Private Room Covered	Semi Private Room Covered.
	(1) Semi Private - Full cover for Cardiac Conditions. (2) 90% cover for certain Special Procedures in Mater Private, Blackrock & Beacon. (3) 55% cover in Mater Private & Blackrock for procedures other than Cardiac & Special Procedures . Beacon full cover.	(1) Semi Private - Full cover for Cardiac Procedures. (2) Full cover for Special Procedures in Galway Clinic, Hermitage, Mater, Blackrock. (3) 45% Semi Private for other than Cardiac and Special procedures . €1000 co-payment for Orthopaedic Procedures . €50 excess per claim.	(1) Semi Private - Full cover for Cardiac Conditions. (2) €500 per night shortfall for certain Special Procedures in Mater Private, Blackrock Clinic. (3) €500 per night shortfall for procedures other than Cardiac and Special in these 2 hospitals . €125 excess per claim in all private hospitals.	(1) (2) (3) Covered in full for a semi private room in all Private Hospitals in the State and in full for all procedures with no shortfalls or co-payments for any procedure/test or scan during the inpatient stay. NO SHORTFALLS OR CO-PAYMENTS IN ANY PUBLIC OR PRIVATE HOSPITAL IN THE STATE FOR SEMI PRIVATE ROOM
Private Hospital				
DayCase-Public/Priv Hosps	Covered in full	Covered in full	€125 excess per Claim	Covered in Full
Convalescence	€51 x 14 = €714	€30 x 16 = €480	€32 x 14 = €448	€85 per night x 14 = €1190.
Maternity - Consultants Fees and Hospital Accommodation	€964.63 contribution to ALL Consultant Fees - Pre & Post & Birth, i.e. Pathology, Gynaecologist, Anaesthetist & Paedrician. Three days accommodation in any Hospital.	€964.63 contribution to ALL Consultant Fees - Pre & Post & Birth, i.e. Pathology, Gynaecologist, Anaesthetist & Paedrician. Three days accommodation in any Hospital.	€964.63 contribution to ALL Consultant Fees - Pre & Post & Birth, i.e. Pathology, Gynaecologist, Anaesthetist & Paedrician. Three days accommodation in any Hospital.	€1700 Normal - €1900 Caesarean delivery towards Gynaecologist Fees. All Anaesthetist, Pathologist, Paedrician fees in full plus hospital stay in semi private room. - No limit on stay in hospital
Home Birth	€3,150	€3,450	€4,000	€3,500
Psychiatric Care	180 days per annum	100 days per annum	100 days per annum	42 days p.a. Extra if approved.
Substance Abuse	91 days in 5 years	91 days in 5 years	91 days in 5 years	42 days in 5 yrs - Extra if approved.
OUT-PATIENT BENEFITS AS APPLIES ACROSS ALL THE PLANS.				
Excess on Policy	€250 per person per annum	€200 per person per annum	€1 per person per annum	No Excesses of any kind apply.
Outpatient Policy Limit	€4000 per annum	€4000 per annum	€7650 per annum	No Outpatient Annual Limit
Monthly Drugs Benefit	Not Covered	Not Covered	Not Covered	Up to €60 per Month
GP Visits & Treatment	€20 per visit	€40 X 4 visits	50% of cost plus GP helpline	€35 per visit - max 30 per annum

Eye Laser Treatment	Not Covered	Not Covered	Not Covered	€400 per eye
Consultant consultations.	€51 per consultation	€55 per visit	50% of cost	60% to max of €80 per consultation
Consultant treatment in rooms	Not Covered	Not Covered	Not Covered	60% of cost or if Proc Code = in full
Emergency Dental	Not Covered	€450 - subject to €200 excess	€510 restorative trtmt in 5 days	Covered following RTA or Assault resulting in immediate hospitalisation.
Non Emergency Dental	€20 per incident	€40 X 4 visits per annum	50% up to €30 x 10pa	SEE DENTAL BENEFITS BELOW
Dental Extractions	Not Covered	Not Covered	Not Covered	€30 per extraction
Dental Fillings	Not Covered	Not Covered	Not Covered	€35 per filling
Dental Splints	Not Covered	Not Covered	Not Covered	60% to max of €100
Dental Crowns	Not Covered	Not Covered	Not Covered	60% to max of €220
Fissure Sealing	Not Covered	Not Covered	Not Covered	€20 per tooth
Periodontal Treatment	Not Covered	Not Covered	Not Covered	60% to max €150 pa per person
Root Canal Treatment	Not Covered	Not Covered	Not Covered	60% to max €250 pa per person
Bridging	Not Covered	Not Covered	Not Covered	60% to max €170 per unit
Construct & fit Jaw Brace	Not Covered	Not Covered	Not Covered	60% to max of €200
Orthodontic Treatment	Not Covered	Not Covered	Not Covered	60% to max €1700 once off payment
A & E Public & Private	€20 Public & €75 x2 - Swiftcare	€66 x 3 - PUBLIC HOSP ONLY	50% up to €50 per visit	€70 in Public or Private Hospitals
Physio/Physical Therapy	€13 per visit	€40 x 6 per family per annum	50% x 25 visits to Physioline	60% to max of €35 for 10 p person p.a.
Hearing Aids	Not Covered	Not Covered	Not Covered	60% to max €1000 per ear in 3 yrs
Counselling	Not Covered	Not Covered	Not Covered	60% to Max of €25 p person x 10 p. a.
Acupuncture	€20x12 for all alternat treatms	€30 x 4 for all alternative Trtms	50% x 12 for all Alternative Trtms	60% to Max of €25 p person x 10 p. a.
Speech Therapy	€20x12 for all alternat treatms	€30 x 4 for all alternative Trtms	50% x 12 for all Alternative Trtms	60% to Max of €25 p person x 10 p. a.
Osteopathy	€20x12 for all alternat treatms	€30 x 4 for all alternative Trtms	50% x 12 for all Alternative Trtms	60% to Max of €25 p person x 10 p. a.
Chiropractic's	€20x12 for all alternat treatms	€30 x 4 for all alternative Trtms	50% x 12 for all Alternative Trtms	60% to Max of €25 p person x 10 p. a.
Chiropody	€20x12 for all alternat treatms	€30 x 4 for all alternative Trtms	50% x 12 for all Alternative Trtms	60% to Max of €25 p person x 10 p. a.
Wheelchair Benefit	Not Covered	Not Covered	Not Covered	60% to Max of €750
Orthotics	Not Covered	€40 x 2	Not Covered	60% to max of €230 per annum
IVF and Fertility Treatment	Not Covered	Not Covered	Not Covered	60% to max €2200 x 3 attempts

MRI Scans	Cover in approved Centres only	Approv Centr or €350 + excess	Cover in approved Centres only	In full in Approv Centres or €170
CT Scans	Cover in approved Centres only	Approv Centr or €200 + excess	Cover in approved Centres only	In full in Approv Centres or €170
PET Scans	Cover in approved Centres only	Cover in approved Centres only	Cover in approved Centres only	Paid in Full to all providers.
Mammogram	In full once every 2 years	Not Covered	No Covered	In full Approv Centres or 60% - €100
Dexa Scan	In full once every 2 years	Not Covered	Not Covered	In full Approv Centres or 60% -€50
ECG	Not Covered	Not Covered	Not Covered	Approved Centres or 60% to €100
Vasectomy/ Mirena Coil	Not Covered	€360 in GP only - Vasectomy	Not Covered	60% to max of €250
Educational/Behaviour Assessmnt	Not Covered	Not Covered	Not Covered	60% to max of €200 - one pa.
Deans Clinic	€20 per visit x 12	50% x 8 up to €30 -children only	50% per consultation x 12 p annum	60% to max €80 per consult x 12 pa
Respirator Monitor	Not Covered	Not Covered	Not Covered	60% to max €200 pa
Blood Pressure/Holter Monitor	Not Covered	Not Covered	Not Covered	60% to max €100
Wig after cancer	Not Covered	Not Covered	Not Covered	60% to max of €150 per year.
Sleep Apnoea Machine	Not Covered	Not Covered	Not Covered	60% to max of €700 in 5 yrs
Venesection with GP	Not Covered	Not Covered	Not Covered	In full at approx. €95
Rapid Access Chest pain clinic	Not Covered	Not Covered	Not Covered	60% to max of €150.
Genetic Testing	Not Covered	Not Covered	Not Covered	60% to max of €600
Planter Fasciitis injection	Not Covered	Not Covered	Not Covered	60% to max of €50 to max 5 pa.
Adoption Benefit	Not Covered	Not Covered	Not Covered	€1000 after adoption completed.
Ambulance Cover	In full between Hospitals	In full between Hospitals	In full between hospitals	In full between Hospitals
Manual Lymph Drainage	Not Covered	€50 x 5pa - €200 excess applies	Up to €500 per annum	Covered in full
Overseas Cover	YES	YES	YES	Not Licensed to Cover this.
COST OF THE VARIOUS PLAN FOR ADULTS AND CHILDREN IN ALL AGE CATEGORIES				
Price Per Adult Per Annum.	€2,506.16	€2,303.40	€2,443.76	€1733.16 per adult per annum
1st child under 18	€485.09	€654.80	€713.47	€564.20 per annum
2nd child under 18	€485.09	€654.80	€713.47	€147.16 per annum
3rd child under 18	€485.09	€654.80	€713.47	€71.24 per annum
4th child under 18	No charge	€120.00	€713.47	No charge
Each child 18 to 20	€845.87	€1,151.40	€1,221.88	€676 per child to max of 2 children.
Discounted 21 yrs. old	€845.87	€1,301.80	€1,254.07	€788.84 p.a. for one child or more.
Discounted 22 yrs. old	€1,180.17	€1,552.10	€1,518.44	€979.16 p.a. Ditto
Discounted 23 yrs. old	€1,721.40	€1,802.40	€1,782.82	€1,172.60 p.a. Ditto
Discounted 24 yrs. old	€1,992.02	€2,052.80	€2,047.20	€1,366.04 p.a. Ditto
Discounted 25 yrs old	€2,262.63	€2,303.40	€2,311.57	€1,560.00 p.a. Ditto
	VHI	Irish Life	LAYA	Garda Medical Aid.