

## 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
<b>Public Hospital</b>	<b>Private Room Covered</b>	<b>Private Room Covered</b>	<b>Private Room Covered</b>	<b>Semi Private Room Covered.</b>
	(1) Semi Private - Full cover for Cardiac Conditions. (2) 90% cover for certain <b>Special Procedures</b> in Mater Private, Blackrock & Beacon. (3) 55% cover in Mater Private & Blackrock for procedures other than <b>Cardiac &amp; Special Procedures</b> . Beacon full cover.	(1) Semi Private - Full cover for Cardiac Procedures. (2) Full cover for <b>Special Procedures</b> in Galway Clinic, Hermitage, Mater, Blackrock. (3) 45% Semi Private for other than <b>Cardiac and Special procedures</b> . €1000 co-payment for <b>Orthopaedic Procedures</b> . €50 excess per claim.	(1) Semi Private - Full cover for Cardiac Conditions. (2) €500 per night shortfall for certain <b>Special Procedures</b> in Mater Private, Blackrock Clinic. (3) €500 per night shortfall for procedures other than <b>Cardiac and Special in these 2 hospitals</b> . €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. <b>NO SHORTFALLS OR CO-PAYMENTS IN ANY PUBLIC OR PRIVATE HOSPITAL IN THE STATE FOR SEMI PRIVATE ROOM</b>
<b>Private Hospital</b>				
<b>DayCase-Public/Priv Hosps</b>	Covered in full	Covered in full	€125 excess per Claim	Covered in Full
<b>Convalescence</b>	€51 x 14 = €714	€30 x 16 = €480	€32 x 14 = €448	€85 per night x 14 = €1190.
<b>Maternity - Consultants Fees and Hospital Accommodation</b>	€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
<b>Home Birth</b>	€3,150	€3,450	€4,000	€3,500
<b>Psychiatric Care</b>	180 days per annum	100 days per annum	100 days per annum	42 days p.a. Extra if approved.
<b>Substance Abuse</b>	91 days in 5 years	91 days in 5 years	91 days in 5 years	42 days in 5 yrs - Extra if approved.
<b>OUT-PATIENT BENEFITS AS APPLIES ACROSS ALL THE PLANS.</b>				
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	€35 towards cost - no limit on visits
Overseas Cover	YES	YES	YES	Not Licensed to Cover this.
<b>COST OF THE VARIOUS PLAN FOR ADULTS AND CHILDREN IN ALL AGE CATEGORIES</b>				
<b>Price Per Adult Per Annum.</b>	<b>€2,506.16</b>	<b>€2,303.40</b>	<b>€2,443.76</b>	<b>€1733.16 per adult per annum</b>
<b>1st child under 18</b>	<b>€485.09</b>	<b>€654.80</b>	<b>€713.47</b>	<b>€564.20 per annum</b>
<b>2nd child under 18</b>	<b>€485.09</b>	<b>€654.80</b>	<b>€713.47</b>	<b>€147.16 per annum</b>
<b>3rd child under 18</b>	<b>€485.09</b>	<b>€654.80</b>	<b>€713.47</b>	<b>€71.24 per annum</b>
<b>4th child under 18</b>	<b>No charge</b>	<b>€120.00</b>	<b>€713.47</b>	<b>No charge</b>
<b>Each child 18 to 20</b>	<b>€845.87</b>	<b>€1,151.40</b>	<b>€1,221.88</b>	<b>€676 per child to max of 2 children.</b>
<b>Discounted 21 yrs. old</b>	<b>€845.87</b>	<b>€1,301.80</b>	<b>€1,254.07</b>	<b>€788.84 p.a. for one child or more.</b>
<b>Discounted 22 yrs. old</b>	<b>€1,180.17</b>	<b>€1,552.10</b>	<b>€1,518.44</b>	<b>€979.16 p.a. Ditto</b>
<b>Discounted 23 yrs. old</b>	<b>€1,721.40</b>	<b>€1,802.40</b>	<b>€1,782.82</b>	<b>€1,172.60 p.a. Ditto</b>
<b>Discounted 24 yrs. old</b>	<b>€1,992.02</b>	<b>€2,052.80</b>	<b>€2,047.20</b>	<b>€1,366.04 p.a. Ditto</b>
<b>Discounted 25 yrs old</b>	<b>€2,262.63</b>	<b>€2,303.40</b>	<b>€2,311.57</b>	<b>€1,560.00 p.a. Ditto</b>
	<b>VHI</b>	<b>Irish Life</b>	<b>LAYA</b>	<b>Garda Medical Aid.</b>