Prosper Advanced Benefit Table Effective 1 January 2022

Benefit	Prosper Advanced
	Hospital Cover - Public Hospitals
Day-case/Out-patient surgical	Full cover
Semi-private	Full cover
Private	Full cover
Titote	Hospital Cover - Private Hospitals
Private hospital excess	€50 excess for day-case & out-patient surgical & €100 excess for semi-private or private. These excesses are payable for the
Trivote hospital excess	2nd & subsequent admissions
Day-case/Out-patient surgical	Full cover, including Beacon Hospital
Semi-private	Full cover, including Beacon Hospital
Private	Full cover, including Beacon Hospital
Specified Orthopaedic & Ophthalmic Procedures	Full cover
Hospital Cover - Hi-Tech	Hospitals, Blackrock Clinic, Mater Private Dublin & Beacon Hospital
Hi-tech hospital excess	€50 excess for day-case & out-patient surgical & €100 excess for semi-private or private. These excesses are payable for the 2nd & subsequent admissions
Day-case/Out-patient surgical	Full cover, including Beacon Hospital
Semi-private	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin
Private	Full cover in Beacon Hospital & €175 shortfall per night in Blackrock Clinic & Mater Private Dublin
Cover for specialist cardiac procedures in Hi-tech hospitals	Full cover - no excess
Specified Orthopaedic & Ophthalmic Procedures	Full cover
	Hospital Cover - Other Benefits
Participating Consultants' fees	Full cover
Psychiatric treatment	Full cover up to 100 days per annum
Drug, Alcohol, Gambling & substance abuse	Full cover up to 91 days every 5 years
Convalescence care	Up to €60 per day for 14 days
C	ancer Care Benefits - Out-patient Treatment
Breast prosthesis or hairpiece (following cancer treatment)	Full cover for both
Cancer accommodation benefit	Up to €100 per night. No limit
Manual lymph drainage	Up to €500 per year
Eyebrow tattooing (following cancer treatment)	Full refund up to €100 once per membership year
Genetic screening for cancer risk	Full cover in the Mater Private Dublin
Genetic testing consultation for cancer (subject to annual out-patient excess)	75% of costs for inital consultation
Sleeping caps	Full refund for 1 sleeping cap per membership year
	Maternity Benefits
Maternity in-patient hospital delivery/homebirth costs	Full cover for 3 nights in a public hospital or up to €4,000 per year towards homebirth costs
Maternity out-patient consultations (subject to annual out-patient excess)	Up to €600 per pregnancy
Foetal screening (subject to annual out-patient excess)	Up to €200 combined refund for NIPT & CVS tests & up to €40 refund for an early pregnancy scan
Post natal home nursing if hospital stay is less than 3 nights	Up to €1,500 for 2 nights home nursing & up to €800 for 1 night home nursing
Pre & post natal package of benefits (full list of benefits included in your rules)	Up to €500 combined receipts for a range of benefits up to 4 months before & 4 months after delivery including; car parking benefit-max €40 refund, new parent's food allowance-max €40 refund
Mid Wife Support Programme	Full cover for a phone consultation each trimester & one call within the first 3 months of your child's birth
Paediatric First Aid Course	Unlimited access to online paediatric first aid course through member area & up to €60 for attending a course
Pregnancy & Early Childhood nutrition consultation	Full cover for 2 digital consultations per year
Maternity Yoga/Pilates	75% of costs up to €60 per pregnancy
3D/4D Scans	75% of costs up to €60 per pregnancy
	Child Healthcare Benefits
Home nursing for children (following in-patient treatment)	75% of costs up to €2,800 per year
Child counselling (subject to annual out-patient excess)	75% of costs
Parent travel & accommodation benefit	Up to €105 per day for 14 days
Child healthcare support benefit (following in-patient treatment)	Full refund up to €250 combined receipts on a range of benefits
Vaccinations (subject to annual out-patient excess)	75% of costs up to €60 per year
Multi disciplinary Childhood development assessment	75% of costs up to €750 once per lifetime
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24/7 Mental Wellbeing Support Programme 24/7 Telephone Counselling Full cover Face to face/Video/Phone Counselling Full cover for 10 visits per presenting issue Cover for specific support services Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. Everyday Medical Expenses Annual out-patient excess €1 (PLEASE NOTE for all benefits listed below, the maximum refund is €2,000 per member per contract year) Not applicable GP visits 75% of costs. 100% cover for 3 HSE GP out of hours visits (3 HSE GP out of hours visits not subject to €2,000 out-patient cap) Home testing kits 75% back up to €90 Prescription costs Up to €20 per receipt for a max of 5 receipts Consultant visits 75% of costs up to €100 per visit Hospital casualty charge 75% of costs up to €100 per visit Radiologist fees (professional fees) 75% of costs in laya healthcare approved hospitals or out-patient centres Pathology diagnostic test (technical fees) 75% of costs in laya healthcare approved hospitals or out-patient centres Routine dental 75% of costs up to €300 per year Emergency dental 75% of costs up to €300 per year	Sports health screening	€400 every year paid directly to centre	
Full cover Face to face/Video/Phone Counselling Full cover for 10 visits per presenting issue Full cover for specific support services Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. Fuercryday Medical Expenses Annual out-patient excess Annual out-patient excess CP (PLEASE NOTE for all benefits listed below, the maximum refund is €2,000 per member per contract year) Not applicable GP visits 75% of costs. 100% cover for 3 HSE GP out of hours visits (3 HSE GP out of hours visits not subject to €2,000 out-patient cap) Home testing kits 75% of costs. 100% cover for 3 HSE GP out of hours visits (3 HSE GP out of hours visits not subject to €2,000 out-patient cap) Prescription costs Up to €20 per receipt for a max of 5 receipts Consultant visits 75% of costs up to €100 per visit Radiology the grossional fees) 75% of costs in laya healthcare approved hospitals or out-patient centres Pathology diagnostic test (technical fees) 75% of costs in laya healthcare approved hospitals or out-patient centres Pathology diagnostic test (technical fees) 75% of costs in laya healthcare approved hospitals or out-patient centres Pathology diagnostic test (technical fees) 75% of costs in laya healthcare approved hospitals or out-patient centres Pathology diagnostic test (technical fees) 75% of costs in laya healthcare approved hospitals or out-patient centres Pathology diagnostic test (technical fees) 75% of costs up to €300 per year Emergency dental 75% of costs up to €510 per accident Optical	Executive health check (subject to annual out-patient excess)	75% refund for 1 visit every 2 years in approved centres	
Face to face/Video/Phone Counselling Full cover for 10 visits per presenting issue Everyday Medical Expenses Full cover for 1 session per presenting issue for legal, consumer & health advice, career guidance, life coach & mediation. Everyday Medical Expenses Annual out-patient excess €1 (PLEASE NOTE for all benefits listed below, the maximum refund is €2,000 per member per contract year) Increased allowance for everyday medical expenses Not applicable GP visits 75% of costs. 100% cover for 3 HSE GP out of hours visits (3 HSE GP out of hours visits not subject to €2,000 out-patient cap) Home testing kits 75% back up to €90 Prescription costs Up to €20 per receipt for a max of 5 receipts Consultant visits 75% of costs up to €100 per visit Radiologist fees (professional fees) 75% of costs in laya healthcare approved hospitals or out-patient centres Pathology diagnostic test (technical fees) 75% of costs in laya healthcare approved hospitals or out-patient centres Pathology diagnostic test (technical fees) 75% of costs in laya healthcare approved hospitals or out-patient centres Radiology diagnostic test (technical fees) 75% of costs in laya healthcare approved hospitals or out-patient centres Routine dental 75% of costs up to €300 per year Emergency dental 75% of costs up to €300 per year Emergency dental 75% of costs up to €300 per year	:	24/7 Mental Wellbeing Support Programme	
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Everyday Medical Expenses Annual out-patient excess	Face to face/Video/Phone Counselling	Full cover for 10 visits per presenting issue	
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Optical 75% of costs up to €200 per year	Emergency dental		
	Optical		
	Laser Eye Surgery		

Prosper Advanced Benefit Table Effective 1 January 2022

Benefit	Prosper Advanced
	Everyday Medical Expenses
Hearing test	75% of costs
Physiotherapy	75% of costs
Travel vaccinations	75% of costs up to €60 per year
Speech & language therapy	75% of costs - 12 visits & 75% of 1 assessment up to €60
Adult Counselling-Psychologists	75% of costs - 12 visits
Adult Counselling-Counsellors and Therapists	75% of costs - 12 visits
Neurodevelopment Assessment Benefit-Adults	75% of costs up to €750 per lifetime
Orthoptist	75% of costs - 8 visits
Acupuncture	75% of costs - 12 visits
Osteopath	75% of costs - 12 visits
Chiropractor	75% of costs - 12 visits
Physical therapy	75% of costs - 8 visits
Reflexology	75% of costs - 8 visits
Homeopathy	75% of costs - 12 visits
Dietician	75% of costs - 5 visits
Occupational therapy	75% of costs 5 visits & 75% of 1 assessment up to €80
Chiropody/Podiatry	75% of costs - 5 visits
Home nursing following in-patient treatment	75% of costs
Hormone Replacement Therapy for Gender Dysphoria	75% of costs up to €500 per lifetime
Dean Clinic out-patient mental health consultations	75% of costs - 12 visits
Lois Bridges out-patient mental health consultations	75% of costs - 12 visits
Menopause Support Package	No cover
Intrauterine system (IUS) hormonal coil-device	No cover
Intrauterine system (IUS) hormonal coil-procedure	No cover
Vasectomy	No cover
Approved Appliances	Refund for the amount shown for approved appliances on laya healthcare appliance list
Approved Sports Appliance List	Full cover up to €50 per year
Out-patient limit	€7,650