

## Out-Patient benefit payment

WE WILL PAY UP TO THE AMOUNT SHOWN FOR THE FOLLOWING CHARGES FOR NON-SURGICAL OUT-PATIENT TREATMENT EACH YEAR.

We will pay these charges according to the rules of the scheme of which the person receiving the treatment is a member, subject to their excess and annual limits

5 Treatment type	Number of visits	QUINN-healthcare allowed amount	Total allowed amount
Acupuncture, Chiropractic, Osteopathy, Homeopathy - you can claim up to €20 per visit, for up to 12 visits per year		€20	
Casualty charges - you can claim up to €20 per visit		€20	
Consultant pathologists - you can claim a max of €20 per referral		€20	
Consultant radiologist fees - you can claim a full refund up to the amount shown in the schedule of benefits			
Consultant visits - you can claim up to €51 per visit		€51	
Dietician - you can claim up to €25 per visit (€20 per visit for CompanyHealth and CompanyHealth Plus members) for up to 5 visits per year,			
Emergency dental treatment - you can claim a max of €510 (please complete accident section below)			
Eye test (F.A.O.I.) and/or glasses and contact lenses - you can claim up to a combined maximum of €20 per year		€20	
Fees for approved appliances up to the amount shown on our list			
GP visits - you can claim up to €20 per visit		€20	
GP health check - Essential Plus members can claim up to €50 per year		€50	
Home nursing - you can claim up to €40 per day up to a max of 40 days per year		€40	
Hospital charges or charges by a QUINN-healthcare approved diagnostic centre for radiology and pathology			
Maternity consultations - you can claim up to €400 per pregnancy, (€250 for CompanyHealth members)			
MRI scans at approved QUINN-healthcare centres			
Orthoptic visits - you can claim up to €20 per visit for up to eight visits per year		€20	
Occupational assessments (hearing tests & optical visits F.A.O.I) for CompanyHealth and CompanyHealth Plus members only		€60	
Occupational therapy/chiropractic (podiatry)/speech & language therapy you can claim up to €20 per visit for up to 12 visits combined each year.		€20	
Occupational therapy and chiropractic (podiatry), you can claim up to €20 per visit for up to 5 visits per therapy each year, (CompanyHealth and CompanyHealth Plus members)		€20	
Speech and language therapy, you can claim up to €20 per visit for up to 8 visits each year (CompanyHealth and CompanyHealth Plus members)		€20	
Speech and language therapy and Occupational therapy for Gold members- you can claim for 1 assessment per therapy, up to €77 each year.			
Physiotherapy - you can claim up to €20 per visit, for up to 25 visits per year		€20	
Physical therapy - you can claim up to €20 per visit for up to eight visits per year		€20	
Prostate cancer screening - you can claim up to a max of €20 per year		€20	
Reflexology - you can claim up to €20 per visit for up to eight visits per year		€20	
Routine dental examination - you can claim up to €25 per year		€25	
QUINN-healthcare Executive Health Check - Gold members can claim a max of €100 per year		€100	
QUINN-healthcare Sports Health Screen (one screening per member every two years)		€150	
Women's cancer screening at approved centres - you can claim up to €30 each year		€30	
<b>Total allowed amount</b>			
<b>Excess deducted</b>			
<b>Benefit payable</b>			
<b>Not subject to excess</b>			
Breast prosthesis (following in-patient treatment)			
Child home nursing (for children under 18 years) - you can claim up to €100 per day for the first 28 days following a hospital stay of seven consecutive days		€100	
Manual lymph drainage - you can claim up to €500 per year following cancer treatment			
One hairpiece per year (following cancer treatment)			
Pre and Post operative consultation on the Essential Gold scheme (relating to a stay in hospital for in-patient treatment provided by a consultant)		€65	
<b>Total amount - not subject to excess</b>			
		<b>Total benefit payable</b>	

## 6 Accident Section (please complete in all cases involving injury)

Date and place of injury	
Description of accident/injury	
Are the expenses recoverable from any other source? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please give details (e.g. name, address, policy number)	
Your solicitors name and address	
I declare that QUINN-healthcare may contact my solicitor in order to ensure that any monies payable from a third party, as a result of an accident or an injury, are repayable to QUINN-healthcare to offset against any claims we pay	
Signed (insured member if over 16)	Signed (subscriber)



## Out-Patient claim form

for Essential, Essential Plus, Essential Gold, CompanyHealth and CompanyHealth Plus scheme members

### USING THIS CLAIM FORM

This claim form has been designed to help you make a claim from us for out-patient expenses.

### FURTHER INFORMATION

For benefits and claim queries, please contact us on 1890 700 890 or [www.quinn-healthcare.com](http://www.quinn-healthcare.com)

### Important Note, please read before making your claim

#### How we pay your out-patient claim

There is a maximum amount you can claim for each of the treatments or benefits covered by the out-patient section of our schemes. You may be charged more than this by your doctor or medical practitioner, but you can still only claim the maximum amounts for each treatment or visit that are shown in our Table of Benefits detailed in the Rules (See overleaf for a summary of what you can claim).

For example you may have a receipt from your GP for €40 but you can still only claim €20.

When we receive all your receipts we calculate the total amount you can claim. For example you may have receipts for a total of €400 but be only able to claim for €300.

The total amount that you can claim is subject to an excess. An excess means that you have to pay the first part of the amount you can claim yourself. The amount of your excess varies depending on your policy and whether you are on it by yourself or have dependants.

So in the previous example, if you were a member of our Essential Plus scheme and were able to claim for €300:

- if you were on the policy by yourself you would have an excess of €220 and we would pay you €80;
- if you had dependants you would have an excess of €440 and we would, unfortunately, with this example, pay nothing at all.

### MAKING A CLAIM

- Please ensure that all relevant sections of the claim form are fully completed
- Please make sure that you have read and signed the declaration on the back of this form
- Always enclose the original receipts - photocopies, cash register receipts etc. are not acceptable
- Please note that out-patient receipts will not be returned following assessment of your claim. Please retain copies of your receipts prior to submission, if you require these.
- We have confirmed with the Revenue Commissioners that the statement of your claim may be used to claim tax relief on expenses that are not paid by us. Simply send this statement to the Revenue Commissioners with a Med 1 form, which is available on [www.revenue.ie/forms/med1.pdf](http://www.revenue.ie/forms/med1.pdf). There is no longer a need for you to send your individual receipts to the Revenue Commissioners to claim tax relief.

### Steps in making your claim

#### Step 1

Collect all your receipts for your membership year.

#### Step 2

Please make sure that all your receipts include the name of the patient, the cost incurred and the date of the visit.

#### Step 3

To calculate the total amount you can claim, add up the amount you can claim for each treatment or benefit. These amounts are listed overleaf.

#### Step 4

Deduct the appropriate excess for your policy from these expenses. The excess for each policy is listed overleaf. The balance remaining is the estimated benefit you will receive from us. You may be able to claim tax relief on those costs not covered by your benefit. Please contact your local tax office for details.

#### Step 5

Complete and sign all relevant sections of the claim form and return it to QUINN-healthcare, Mill Island, Fermoy, Co. Cork.

# What you can claim

YOU MAY INCLUDE THE FOLLOWING EXPENSES IN YOUR OUT-PATIENT CLAIM. THESE WILL BE SUBJECT TO YOUR OUT-PATIENT EXCESS.

- radiology:** fees charged by consultants in our full cover scheme (please ensure the receipt or bill indicates the type and number of x-rays carried out).
- pathology:** up to €20 for fees for each assessment by a consultant.
- radiology & pathology:** hospital charges or charges by a QUINN-healthcare approved diagnostic centre.
- casualty:** up to €20 for each hospital casualty charge.
- consultant visits:** up to €51 for each visit other than in connection with radiology and pathology.
- maternity consultant visits:** up to €400 per pregnancy. (€250 for CompanyHealth members).
- complementary therapies:** up to €20 for each visit (up to 12 visits per year) to a participating therapist for:
  - Homeopathy - Chiropractic - Acupuncture - Osteopathy - Reflexology: up to €20 for each visit (up to 8 visits per year)
- GP visits:** up to €20 for each visit other than routine maternity visits.
- women's cancer screening:** up to €30 per year towards charges for cervical cancer screening and breast examination in QUINN-healthcare approved centres.
- physiotherapy:** up to €20 for each visit to a participating physiotherapist (for up to 25 visits per year).
- physical therapy:** up to €20 for each visit for up to eight visits each year.
- home nursing:** up to €40 each day when carried out by a nurse, immediately following in-patient or day-case treatment and which has been recommended by the consultant providing the treatment (you can claim for up to 40 days each year).
- emergency restorative dental treatment:** up to €510 for treatment for, and which immediately follows (i.e. within five days), a dental injury caused by an accidental external impact to the mouth.
- routine dental examination:** up to €25 each year
- dietician:** up to €25 for each visit (€20 for CompanyHealth and CompanyHealth Plus members) for up to 5 visits each year
- speech & language therapy, chiropody/podiatry and occupational therapy:** up to €20 for each visit for up to 12 visits combined each year.
- speech & language therapy (CompanyHealth and CompanyHealth Plus members):** up to €20 per visit up to 8 visits each year.

- prostate cancer screening:** up to €20 each year when carried out in a QUINN-healthcare approved centre.
- approved appliances:** you can claim up to the amount shown in our approved appliances list, which is available on request.
- eye test and/or glasses or contact lenses:** up to a combined maximum of €20 per year. Eye tests are recognised when carried out by a practitioner with the F.A.O.I. qualification.
- orthoptic visits:** up to €20 for each visit for up to eight visits per year.
- MRI scans:** you can claim the total cost of an MRI scan when carried out at a QUINN-healthcare approved centre - please ask us for a list of the approved centres.
- sports health screen:** up to €150 when carried out at QUINN-healthcare approved centre every two years

## Additional cover for Essential Plus members

- GP health check:** up to €50 per year for a routine health check by a GP.

## Additional cover for Gold scheme members

- speech & language therapy and occupational therapy:** you can claim up to €77 for 1 assessment per therapy each year.
- executive health check:** up to €100 per year at Quinn-healthcare approved centres.

## Not subject to your excess.

- breast prosthesis:** full cost following in-patient treatment.
- one hairpiece:** full cost each year following cancer treatment.
- child home nursing care:** for children under 18 years, up to €100 per day for up to 28 days following seven consecutive days in-patient treatment and on consultant referral.
- manual lymph drainage:** up to €500 each year following cancer treatment.
- pre/post operative consultations (Gold scheme members only):** up to €65 for up to two visits to a consultant relating to a stay in hospital for in-patient treatment provided by a consultant.

## Excess and annual limits per year in relation to your out-patient expenses

Essential scheme excess	per member €250	per member with dependants €470
Essential Plus scheme excess	per member €220	per member with dependants €440
Gold scheme excess	per member €220	per member with dependants €380

The maximum benefit per year we will pay in relation to out-patient expenses under any scheme is €6,400. A lower excess will apply to radiology and pathology.

## Example of an out-patient claim for an Essential Plus member with dependants

Treatment type	Number of visits	Cost to Member	QUINN-healthcare allowed amount per visit	Total allowed amount
GP visits	10	(10x€40) €400	€20	(10x€20) €200
Consultant visits	2	(2x€70) €140	€51	(2x€51) €102
Physiotherapy	6	(6x€35) €210	€20	(6x€20) €120
Acupuncture	4	(4x€40) €160	€20	(4x€20) €80
Total allowed amount				€502
			Excess	(€440)
			Benefit Payable	€62

# Out-Patient expenses

## SUBMITTING YOUR CLAIM

- Claims should be made at your renewal date and only for out-patient costs incurred within the previous membership year.
- Check the out-patient expenses section is fully completed.
- Check relevant sections have been signed.
- Check the original receipts are attached.
- We require consultant details if you are claiming for an MRI scan. Please ask your consultant to fill in the MRI section below.

1 Member's section			
Membership no <input type="text"/>			
Title	Surname		Forenames
Date of birth	day <input type="text"/>	month <input type="text"/>	year <input type="text"/>
Telephone <input type="text"/>			
Correspondence address			
QUINN-healthcare scheme (please tick one)			
Essential <input type="checkbox"/>	Essential Plus (with in-patient excess) <input type="checkbox"/>	Essential Plus (no in-patient excess) <input type="checkbox"/>	Gold <input type="checkbox"/>
CompanyHealth <input type="checkbox"/>	CompanyHealth Plus (with in-patient excess) <input type="checkbox"/>	CompanyHealth Plus (no in-patient excess) <input type="checkbox"/>	

2 Dependants' details for out-patient expenses		
Name	Relationship to main member	Scheme

3 MRI section (to be completed by consultant in overall charge of the patient)
Date of MRI
Reason for referral
MRI centre
MRI procedure name(s) and code(s)
Name of GP/Consultant who referred you for the MRI
Date: day <input type="text"/>
month <input type="text"/>
year <input type="text"/>

4 Declaration and consent	
<p>I declare that the expenses detailed on this form were incurred by me and/or my dependants covered under my membership in respect of services received during the subscription year, on the recommendation of registered medical practitioners. I declare that, to the best of my knowledge, the foregoing statements are true in every respect.</p>	<p><b>DATA PROTECTION ACT 1988</b> You should show this notice to anyone who may be covered by your insurance policy with QUINN-Healthcare.</p> <p>All personal information supplied by you will be treated in confidence by the Quinn Group and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in the data systems of the Quinn Group or our agents or subcontractors.</p> <p>The information you provide will be used to manage the administration of your policy, including underwriting and claims handling and for money laundering prevention purposes. We may undertake checks against publicly available information such as electoral roll, telephone directory, court judgements, bankruptcy or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer such as Loss Adjusters or Investigators.</p> <p>We may need to collect sensitive data (such as information about health or criminal convictions) relating to you and others named on the insurance policy. Please get consent from the other people named on your policy before sharing their sensitive information with us. By proceeding with this contract you will signify your explicit consent to such information being processed by us or our agents or other insurers for any of the purposes outlined above.</p> <p>Medical information will be kept confidential and may be disclosed, on a strictly confidential basis to those involved with your treatment or care or their health professional agents. Anonymised data may, however, be used by QUINN-healthcare, or disclosed to others, for research or statistical purposes.</p> <p>Access to non-medical information may be granted by QUINN-healthcare to others on a strictly confidential basis in the course of, and for the purpose of, the efficient administration of QUINN-healthcare (for example: in connection with audit, systems development, managing or improving our services).</p> <p>If you have any enquiries about your data, please write to the Information Protection Manager, at QUINN-healthcare, Mill Island, Fermoy, Co Cork.</p>
Members signature (a parent or guardian if patient is under 16)	
Date	