HIVE
Insurance Services

MEDICAL CASH

Receive cashback to reduce the cost of your everyday medical expenses

www.hiveinsure.ie









This is a marketing communication

WELCOME TO YOUR MEDICAL CASH PLAN

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.



HOW THE PLAN HELPS YOU

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

With the Medical Cash Plan, cover starts from as little as 32c a day* and provides 18 valuable cash benefits for you and your family. It's common sense protection you shouldn't miss out on.

* Based on group cover of €9.72 per month

FREE COVER FOR CHILDREN (AGE 3-18)

- On single cover - your children receive half benefits.
- On joint cover - your children receive full benefits.

OVER 65s

Those over 65 will be entitled to half the standard benefits.

See policy document for full details

18 VALUABLE MEDICAL CASH BENEFITS

		GROUP (10+ members)	BRONZE	SILVER	GOLD	PLATINUM
MONTHLY PREMIUMS	SINGLE COVER	€9.72	€16.66	€33.32	€50.02	€66.50
	JOINT COVER	€19.44	€33.32	€66.64	€100.04	€133.00
ANNUAL PREMIUMS (SAVE 5%)	SINGLE COVER	€110.81	€189.92	€379.85	€570.23	€758.10
	JOINT COVER	€222.62	€379.85	€759.70	€1,140.46	€1,516.20

PROFESSIONAL SERVICES CASH BENEFITS					
DENTAL For routine dental treatment	€20 per appt max 2 claims per year	€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
OPTICAL TESTS For 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	€30 per appt max 1 claim per year
OPTICAL EQUIPMENT For purchase of new prescription glasses	€50 per claim max 1 claim per year	€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
SPECIALIST CONSULTATION For consultation with a physician or surgeon (doctor referral required)	X	€80 per claim max 1 claim per year	€80 per claim max 2 claims per year	€120 per claim max 2 claims per year	€150 per claim max 2 claims per year
CHIROPODY For an appointment with a chiropodist	€50 per appt max 1 claim per year	€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
MATERNITY On birth of each child (double benefit if you have Joint Cover)	€150 per child	€150 per child	€300 per child	€450 per child	€600 per child
DOCTOR EXPENSES For an appointment with a doctor	€20 per appt max 2 claims per year	€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
HEARING AID For an appointment with a hearing aid dispenser	€40 per claim max 1 claim per year	€40 per claim max 1 claim per year	€80 per claim max 1 claim per year	€120 per claim max 1 claim per year	€160 per claim max 1 claim per year
PHYSIOTHERAPY, ACUPUNCTURE, HOMEOPATHY, OSTEOPATHY, CHIROPRACTIC (Doctor referral required)	€60 per appt max 2 claims per year	€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					
INPATIENT ADMISSION For inpatient treatment in a hospital	€50 per night	€50 per night	€100 per night	€150 per night	€200 per night
JOINT INPATIENT ADMISSION For inpatient treatment with your partner	€80 per night	€80 per night	€160 per night	€240 per night	€320 per night
DAY CASE ADMISSION For day case treatment in a hospital	€50 per day	€50 per day	€100 per day	€150 per day	€200 per day
WORLDWIDE INPATIENT ADMISSION For inpatient treatment in a hospital abroad	X	€50 per night	€100 per night	€150 per night	€200 per night
ACCIDENT & EMERGENCY UNIT ADMISSION For accident and emergency treatment	€20 per visit	€20 per visit	€40 per visit	€60 per visit	€80 per visit
RECOVERY BONUS A stay in hospital of 10 or more consecutive nights	X	€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					
ACCIDENT AND SICKNESS CASH For absence from work due to accident or sickness for more than 10 consecutive days	X	€25 per day max 10 days	€50 per day max 10 days	€75 per day max 10 days	€100 per day max 10 days
SERIOUS INJURY CASH For permanent loss of use of two limbs/loss of sight in both eyes. Half payable if one limb/eye.	X	€8,000 lump sum	€16,000 lump sum	€24,000 lump sum	€32,000 lump sum
ACCIDENTAL DEATH CASH For accidental death	X	€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 DO I MAKE A CLAIM?

Simply call us on 074 9161868 or email enquiries@hiveinsure.ie and we'll send you a claim form. Lines are open Monday to Friday, 8am-5pm, excluding public holidays.

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

PROTECTION AGAINST EVERYDAY MEDICAL EXPENSES



THERE'S A BUZZ ABOUT HIVE

Buying insurance can be complicated, but it really shouldn't be. So we've set out to do things differently - create a bit of a buzz if you like...

With over 20 years of experience behind us, we're obsessed with one thing - and that's making insurance simple and accessible to all.

And we're doing this for a good cause - so more people can better protect their lives making them feel safe, secure and happy.

WE'RE ALSO DOING OUR BIT...

We feel it's not enough to simply protect our customers. We're also deeply committed to protecting the environment and minimising our impact. So every member of the Hive team has signed up to 20 promises to work as sustainably as possible.

Our pledges focus on the key ways we can work sustainably, like recycling, reducing paper usage and waste, saving energy and carbon offsetting.

WHY NOT TAKE A LOOK AT OUR WEBSITE, WWW.HIVEINSURE.IE, TO FIND OUT HOW WE'RE WORKING MORE SUSTAINABLY.

And we encourage all our customers to contact us and sign up to receive our regulatory communications by email. By doing so, we can reduce the amount of energy used in printing and posting, plus there's less paperwork for you to manage.

Why not take a look at our website, www.hiveinsure.ie to find out more?

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 Steadfast Insurance Partners Limited is unable to meet its obligations under the Medical Cash Plan, you may be entitled to compensation from the Insurance Compensation Fund. Further information can be obtained from the Central Bank of Ireland.

HIVE
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Hive Insurance Services DAC (Company Registration No 360638) is regulated by the Central Bank of Ireland, registered number C29542 and a wholly owned subsidiary of Hive Insurance Services Limited.

This product is insured by Steadfast Insurance Partners Limited (company registration number C55905), with registered office at Level 3, Gasan Centre, Triq il-Merghat, Zone 1, Central Business District, CBD 1020, Birkirkara, Malta. Steadfast Insurance Partners 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. **MCPIBR 01/27**