

# Out-Patient claim form

for Essential Starter, Essential, Essential Plus Starter, Essential Health, Essential Plus, Essential Gold, CompanyHealth, CompanyHealth Plus and Credit Union Starter schemes



## 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 89 1890 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.
- benefits marked with an \* are the only benefits eligible under the Essential Starter scheme
- benefits marked with a (†) are the only benefits eligible under the Essential Health scheme.

## 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, Eastgate Road, Eastgate Business Park, Little Island, 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.

- † **consultant 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).
- † **consultant pathology fee:** up to €20 for fees for each assessment by a consultant.
- † **Hospital radiology & pathology fees:** hospital charges or charges by a QUINN-healthcare approved diagnostic centre, full cover for CompanyHealth and CompanyHealth Plus schemes.
- **Hospital radiology fees:** Hospital charges or charges by a QUINN-healthcare approved diagnostic centre, up to a maximum of €500 per member per membership year on the Essential and Credit Union Starter scheme.
- \*\* **casualty:** up to €20 for each hospital casualty charge. Up to €20 per annum on the Essential Starter scheme.
- \*\* **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 (including baby 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 or 20 days if you are a member of the Essential Starter scheme).
- \*\* **emergency restorative dental treatment:** up to €510 (€460 on the Essential Starter scheme) 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 (on GP/Consultants referral), chiropody/podiatry and occupational therapy:** up to €20 for each visit for up to 12 visits combined each year.
- **speech & language therapy (on GP/Consultants referral), (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 (Credit Union Starter and Essential Suite members):** 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 Essential Gold scheme members

- **speech & language therapy and occupational therapy (on GP/Consultants referral):** 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 of one prosthesis and up to a maximum of €150 each for 2 subsequent prosthesis per year, towards your out-patient excess, 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.

Benefits marked with (\*) are the only benefits eligible under the Essential Starter scheme

Benefits marked with (†) are the only benefits eligible under the Essential Health scheme

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

|                                      |                 |                                 |
|--------------------------------------|-----------------|---------------------------------|
| Essential Starter scheme excess      | per member €150 | per member with dependants €300 |
| Essential scheme excess              | per member €250 | per member with dependants €470 |
| Essential Plus Starter scheme excess | per member €220 | per member with dependants €440 |
| Essential Health                     | per member €150 | per member with dependants €250 |
| Essential Plus scheme excess         | per member €220 | per member with dependants €440 |
| Gold scheme excess                   | per member €220 | per member with dependants €380 |
| CompanyHealth                        | per member €250 | per member with dependants €470 |
| CompanyHealth Plus                   | per member €220 | per member with dependants €440 |
| Credit Union Starter                 | per member €220 | per member with dependants €440 |

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 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 up to a maximum of 12 visits per therapy   |                  | €20                                   |                      |
| ** Casualty charges - you can claim up to €20 per visit (€20 per annum on the Essential Starter scheme)  |                  | €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 or €460 on the Essential Starter scheme (please complete the 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 (20 days on the Essential Starter scheme) per year  |                  | €40                                   |                      |
| * Hospital Charges or charges by a QUINN-healthcare approved diagnostic centre for radiology. Full cover for CompanyHealth and CompanyHealth Plus schemes (Up to €500 per member per membership year for Credit Union Starter and Essential Suite members) |                  | Up to €500 per member per member year |                      |
| * Hospital charges or charges by a QUINN-healthcare approved diagnostic centre for 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 (on GP or Consultant referral) - 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 (on GP or Consultant referral) 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 (including baby 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 every two years for members on the Credit Union Starter scheme and the Essential Suite)  |                  | €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 (full cost of one prosthesis and up to a maximum of €150 for 2 subsequent prosthesis per year, towards your out-patient excess, 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>          |                      |

\* Benefits marked with an (\*) are the only benefits eligible under the Essential Starter scheme

\* Benefits marked with an (†) are the only benefits eligible under the Essential Health scheme

## 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  No  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 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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |   |  |           |
| Title  | Surname   | Forenames                                      |           |
| Date of birth day <input type="text"/> <input type="text"/>  | month <input type="text"/> <input type="text"/> | year <input type="text"/> <input type="text"/> | Telephone |
| Correspondence address   |   |  |           |
| QUINN-healthcare scheme (please tick one)  |   |  |           |
| <input type="checkbox"/> Essential Starter <input type="checkbox"/> Essential <input type="checkbox"/> Essential Plus Starter <input type="checkbox"/> Essential Health <input type="checkbox"/> Essential Plus (with in-patient excess)             |   |  |           |
| <input type="checkbox"/> Essential Plus (no in-patient excess) <input type="checkbox"/> Essential 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"/> Credit Union Starter   |   |  |           |

| 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"/> <input type="text"/> month <input type="text"/> <input type="text"/> year <input type="text"/> <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 AND 2003</b></p> <p>The information you provide will be used to manage the administration of your policy and is held in accordance with the Data Protection Acts 1988 and 2003.</p> <p>We may need to collect sensitive information (such as medical conditions) about you and others named on the insurance policy. By providing this information you will be agreeing to us or our agents or other insurers processing that information for the purpose outlined above. Before you provide sensitive information about others, you should make sure they have given their express consent.</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. Information may also be shared with other insurers, either directly or through people acting for the insurer such as Investigators and where we are entitled to do so under the Data Protection Acts.</p> <p>If you have any enquiries about your data, please write to the Information Protection Manager, at QUINN-healthcare, Eastgate Road, Eastgate Business Park, Little Island, Co. Cork.</p> |
| Members signature<br>(a parent or guardian if patient is under 16)  |   |
| Date  |   |