



Middlesea Insurance p.l.c.

Schedule of Reasonable and Customary Maximum Benefits (effective 1st April 2008)

The following is a schedule of what Middlesea Insurance plc considers to be Reasonable and Customary in terms of its underlying policies of health insurance. Note that the figures provided are maximum benefits payable always subject to the terms and conditions of the applicable insurance policy.

OPCS co Surgical Procedure		Surgeon	Anaesthetist
C3110	Surgical correction of squint (one or both eyes)	€700	€200
C6010	Surgical Trabeculectomy	€815	€290
C7180	Cataract extracapsular extraction with implant	€600	€235
C7190	Extracapsular extraction with implant - bilateral	€930	€290
C7980	Vitrectomy combined with membranectomy/insertion of internal tamponade/laser or cryotherapy	€1,165	€600
C5430	Buckling of sclera (including implant/encircling explant/silicone oil/gas exchange/laser or cryotherapy)	€465	€235
C4620	Lamellar graft (keratoplasty) to cornea	€600	€235
C2750	Probing of nasolacrimal sac under G.A.	€95	€80
C2530	Dacryocysto-rhinostomy with/without insertion of tube	€600	€235
C1240	Excision/curettage/cryotherapy of lesion of eyelid(s)	€120	€80
C4010	Mucosal graft to conjunctiva	€320	€150
C1520	Correction of entropion	€280	€130
C2750	Probing of nasolacrimal sac under G.A.	€105	€80
Ear, Nose and Throat			
D1510	Myringotomy and insertion of tube through tympanic membrane (and bilateral) Gromme	€290	€155
D1530	Myringotomy (and bilateral)	€120	€80
D1420	Myringoplasty	€815	€290
D1710	Stapedectomy	€850	€290
D1410	Tympanoplasty	€930	€372
E0230	Septo Rhinoplasty +/- graft/implant within the 1st year following trauma or excision of tumour .Supported by x-ray films	€930	€210
E0260	Rhinoplasty within the 1st year following trauma or excision of tumour Supported by x-ray films	€815	€210
E0310	Submucous excision of septum of nose	€325	€130
D1520	Suction clearance of middle ear	€120	€80
D0340	Meatoplasty of external ear	€500	€155
E0360	Septoplasty of nose	€500	€155
E1330	Intranasal antrostomy including endoscopic (and bilateral)	€255	€155
E0410	Submucous diathermy to turbinate of nose (and bilateral)	€140	€80
E0420	Excision of turbinate of nose (and bilateral)	€210	€130
E0460	Cauterisation of turbinate of nose (and bilateral)	€120	€80
E0810	Polypectomy of internal nose (and bilateral)	€150	€115
E1310	Antral puncture and wash-out (and bilateral)	€150	€80
V0900	Reduction fractured nose	€185	€140
D0730	Removal of foreign body from external auditory canal under G.A. (and bilateral)	€115	€80
E1492	Sub-total FESS (functional endoscopic sinus surgery)	€650	€255
F4430	Partial excision of parotid gland and preservation of facial nerve	€1,165	€465
E2010	Adenoidectomy	€135	€80
F3480	Adenotonsillectomy/Tonsillectomy- child, adult (and bilateral)	€385	€200
F3400	Tonsillectomy-child (bilateral)	€325	€200
F3440	Tonsillectomy and bilateral	€385	€200
E3610	Laryngoscopy/endoscopy with or without biopsy	€210	€150
E3520	Endoscopic excision of lesion of larynx (including microlaryngoscopy)	€385	€200
F4400	Excision of parotid gland (other than F4410/F4430)	€700	€255
F4410	Total excision of parotid gland and preservation of facial nerve	€1,630	€420
F4440	Excision of submandibular gland	€385	€200
F0910	Surgical removal of impacted/buried tooth/teeth	€290	€150
F 0950	Surgical removal of complicated buried roots	€210	€140
F0830	Replantation of tooth/teeth following trauma	€245	€115
F1810	Enucleation of cyst of jaw	€245	€140
N B	<i>All claims in respect of dental procedures must be supported by an x-ray film</i>		

Thyroid and Parathyroid Glands

B0810	Total thyroidectomy	€850	€350
B0820	Bilateral subtotal thyroidectomy	€850	€350
B0830	Total thyroid lobectomy&isthmectomy	€850	€290
B0860	Partial thyroidectomy (not elsewhere classified)	€850	€350
B1010	Excision thyroglossal cyst/tract	€385	€210
B1220	Fine needle aspiration of thyroid gland	€105	€105
B1450	Parathyroidectomy	€1,165	€384

Breasts

S 4760	Fine needle aspiration cytology	€105	
B2800	Excision Biopsy of of breast lump /fibroadenoma	€290	€150
B2820	Wide local excision of lesion of breast/quadrantectomy	€465	€150
B2830	Repeat local excision to clear margins	€290	€150
B2880	Excision biopsy of breast lesion after localisation	€465	€150
B3310	Drainage of breast abscess	€185	€130
B3500	Operation(s) on nipple (where not included in other procedures)	€245	€130
T8600	Sampling of axillary lymph nodes	€135	€105
B8520	Block dissection of axillary lymph nodes (axillary clearance) levels 1 to 3	€720	€255
B2710	Radical mastectomy (including block dissection)	€1,050	€290
B2740	Modified radical mastectomy (including block dissection)	€850	€255
B2780	Simple mastectomy (including axillary node biopsy)	€490	€290
T8520	Block dissection of axillary lymph nodes	€790	€255

Lymphatic system

T 8610	Biopsy/Sampling of cervical lymph nodes	€140	€115
T8620	Injection into varicose vein(s) of leg	€140	€105
T8700	Excision biopsy of lymph node (cervical, inguinal, axillary)	€210	€140

Varicose veins

L8600	Injection into varicose vein(s) of leg	€100	
L8680	Bilateral varicose vein injection sclerotherapy	€185	
L8510	Ligation/stripping of long or short saphenous vein (including local excision/multiple phlebectomy)	€385	€210
L8520	Ligation/stripping of long or short saphenous vein (including local excision/multiple phlebectomy) - bilateral	€930	€350
L8700	Ligation/stripping of long and short saphenous veins (including local excision/multiple phlebectomy)	€930	€290
L8750	Local excision (multiple phlebectomy) of varicose vein(s) of leg- unilateral	€210	€150
L8751	Local excision (multiple phlebectomy) of varicose vein(s) of leg- bilateral	€325	€350
L8780	Ligation/stripping of long and short saphenous veins (including local excision/multiple phlebectomy) - bilateral	€1,570	€465
L8750	Local excision (multiple phlebectomy) of varicose vein(s) of leg- unilateral	€210	€150

Endoscopic Procedures

G6500	Diagnostic oesophago-gastro-duodenoscopy +/- forceps biopsy, biopsy urease test and dye spray	€140	€105
G1440	Injection sclerotherapy for oesophageal varices	€290	€255
M4510	Diagnostic endoscopic examination of bladder (including any biopsy)	€210	€140
H2510	Rigid sigmoidoscopy including biopsy	€105	€80
H2000	Diagnostic/ Therapeutic colonoscopy +/- Biopsy or Excision of lesion	€290	€150
E 4910	Fibreoptic examination of trachea and bronchus including biopsy / removal of foreign body	€210	€150
G8080	Capsule endoscopy	€235	

Large intestine

H0210	Appendicectomy (& LAP. APP)	€490	€200
H0280	Laparoscopic appendicectomy	€490	€200
H0610	Extended excision of right hemicolon	€1,165	€430
H0700	Other excision of right hemicolon	€1,070	€400
H0800	Excision of transverse colon	€1,015	€400
H0900	Excision of left hemicolon	€1,120	€400
H1000	Excision of sigmoid colon	€1,120	€400
H1200	Excision of lesion of colon (transabdominal)	€770	€400

Rectum/Anus			
H4130	Perianal excision of lesion of rectum(including sigmoidoscopy)	€385	€210
H4180	Full or partial thickness rectal biopsy(including sigmoidoscopy)	€140	€80
H5100	Haemorrhoidectomy (including sigmoidoscopy)	€290	€150
H5250	Circular stapling haemorrhoidectomy	€290	€115
H5230	Injection of sclerosing substance into haemorrhoids	€100	€80
H5240	Banding of haemorrhoids	€100	€80
H5400	Anorectal stretch (including EUA and sigmoidoscopy)	€100	€80
H5510	Laying open of low anal fistula (including sigmoidoscopy)	€245	€150
H5620	Lateral sphincterotomy and banding	€150	€150
H5640	Excision of anal fissure	€140	€130
H5940	Excision of pilonidal sinus and suture/skin graft	€325	€210
H6020	Laying open of pilonidal sinus	€185	€80
Other organs, mainly digestive			
J1800	Cholecystectomy (including mini-cholecystectomy)	€700	€465
J1830	Laparoscopic cholecystectomy	€1,165	€524
J1880	Laparoscopic cholecystectomy with pre-operative cholangiogram	€1,235	€580
J3900	ERCP (including insertion of biliary or pancreatic prosthesis,sphincterotomy and stone extraction)	€700	€150
J4300	Endoscopic retrograde cholangiopancreatography (ERCP)	€325	€150
J6900	Open splenectomy	€490	€255
J5500	Total pancreatectomy and excision of surrounding tissue	€1,770	€675
J5520	Total Pancreatectomy	€1,770	€675
G2710	Total Gastrectomy and excision of surrounding tissue	€1,400	€490
G2800	Partial gastrectomy	€930	€290
H3320	Abdominoperineal resection of rectum and anus	€1,770	€700
G2331	Laparoscopic repair of hiatus hernia wwith anti reflux procedure(e.g.fundoplication)	€1,050	€255
Abdominal wall			
T1900	Simple excision of inguinal hernial sac (herniotomy)	€290	€155
T1910	Simple excision of inguinal hernial sac - bilateral	€560	€295
T2000	Primary repair of inguinal hernia	€325	€200
T2010	Primary repair of inguinal hernia - bilateral	€690	€350
T2080	Primary repair of strangulated inguinal hernia	€690	€210
T2100	Repair of recurrent inguinal hernia	€690	€255
T2110	Repair of recurrent inguinal hernia - bilateral	€500	€360
T2200	Primary repair of femoral hernia	€290	€150
T2400	Repair of umbilical hernia	€290	€200
T2500	Primary repair of incisional hernia	€490	€150
T2600	Repair of recurrent incisional hernia	€690	€255
T2700	Repair of other hernia of abdominal wall	€385	€155
Urinary System			
M0210	Nephrectomy and excision of perirenal tissue	€1,000	€490
M0940	Percutaneous nephrolithotomy (including cystoscopy and retrograde catheterisation)	€1,455	€440
M3000	Endoscopic examination of ureter	€245	€140
M3010	Endoscopic retrograde pyelography	€245	€140
N0680	Orchidectomy and excision of spermatic cord	€385	€140
N0820	Orchidopexy - bilateral	€570	€325
N0920	Orchidopexy	€290	€150
M4210	Endoscopic resection of lesion of bladder	€700	€255
M4310	Endoscopic Transection of bladder (TURB) includingcystoscopy	€700	€210
M4510	Diagnostic endoscopic examination of bladder	€210	€140
N1100	Correction of hydrocele	€245	€140
M1480	Extracorporeal fragment of calculus of kidney-stone free/course of treatment	€490	€210
N1900	Operation(s) on varicocele	€245	€150
N3030	Circumcision	€210	€130
M5600	Therapeutic endoscopic operations on outlet of female bladder	€290	€130
M5820	Dilatation of outlet of female bladder (with cystoscopy)	€185	€115
M6180	Radical prostatectomy, reconstruction of bladder neck including bilateral pelvic lymphadenectomy	€1,770	€582
M6530	Endoscopic resection of prostate (TUR) including cystoscopy	€885	€350
M7310	Repair of hypospadias	€850	€255
M0510	Open Pyeloplasty	€850	€255

Female reproductive organs

Q0230	Cauterisation of lesion of cervix uteri (including loop diathermy)	€115	€80
Q0330	Cone biopsy of cervix uteri (including laser) LLETZ	€245	€150
Q 1030	D&C Dilatation of cervix uteri and curettage of uterus including polypectomy and diathermy of cervix	€200	€105
P2210	Anterior +/- posterior colporrhaphy and amputation of cervix uteri (including primary repair of enterocele)	€640	€255
P2230	Posterior colporrhaphy - ONLY	€385	€210
P2310	Anterior +/- posterior colporrhaphy (including primary repair of enterocele)	€640	€255
P2730	Colposcopy (not related to HPVchanges- koilocytosis, SIL, CIN etc)	€115	€80
P0310	Excision of Bartholin gland	€245	€115
P0320	Marsupialisation of Bartholin gland	€245	€115
P0600	Excision of lesion of vulva	€185	€115
M5100	Combined abdominal and vaginal operations to support outlet of female bladder	€700	€326
M5300	Vaginal operations to support outlet of female bladder	€640	€255
M7940	Internal Urethrotomy(including cystoscopy)	€290	€140
Q0740	Total abdominal hysterectomy(+/-_oophorectomy)	€930	€370
Q0920	Myomectomy (including laparoscopically)	€770	€340
Q1800	Hysteroscopy with/out D&C, biopsy, including polypectomy/with/out Mirena Coil	€245	€150
Q2230	Oophorectomy and salpingectomy (as sole procedure) & bilateral	€640	€255
Q2300	Unilateral oophorectomy and salpingectomy (in isolation)	€385	€255
Q3800	Laparoscopy and therapeutic procedures including laser,diathermy and destruction e.g.endometriosis,adhesiolysis,tuba	€640	€290
Q3900	Laparoscopy (including e.g. puncture of ovarian cysts, +/- biopsy, minor endometriosis)	€385	€255
Q4400	Ovarian cystectomy (not included in other procedures) (and bilateral)	€640	€255
Q0800	Vaginal hysterectomy (including laparoscopically assisted)	€930	€350

Pregnancy & Confinement

R2810	Curettage of delivered uterus	€150	€140
R1820	Caesarian delivery(payable in excess to charges for normal delivery)	€350	€350

Skin and Subcutaneous Tissue

S0602	Primary excision of malignant lesion-head, neck, trunk , limbs	€290	€130
S0604	Secondary excision of malignant lesion -head, neck, trunk , limbs	€290	€130
S0607	Photodynamic therapy for malignant lesion/lesions	€290	
S0633	Excision of lesion of skin or subcutaneous tissue(up to three)-head, neck, trunk , limbs	€140	€130
S0642	Excision of lesion of skin or subcutaneous tissue(four or more)-head, neck, trunk , limbs	€290	
S1500	Biopsy/Shave biopsy of skin or subcutaneous tissue-	€100	
S4720	Drainage of lesion of skin including abscess	€115	€80
S4740	Drainage of large subcutaneous abscess/haematoma	€185	€130
S6400	Excision of nail bed (Zadeks)	€210	€140
S7010	Wedge excision or avulsion of nail including chemical ablation of nail bed	€105	

Bones Joints etc.**Connective tissue/tendon muscle**

T7230	Release of sheath tendon (trigger finger / tennis elbow)	€290	€150
A6510	Carpal tunnel release	€245	€140
W1080	Osteotomy of large bone, with/without fixation,including graft	€850	€255
W3712(0)	Primary total hip replacment with or without cement	€1,165	€465
W4600	Prosthetic replacement of head of femur (Hemi Arthroplasty)	€930	€340
W 1912	Pinning of head of femur-open or precutaneous(e.g. slipped femoral epiphysis, undisplaced neck fracture)	€930	€230
W4210	Total prosthetic replacement of knee joint ,with or without cement, +/-cement patella	€1,165	€440
W5200	Unicompartmental knee replacement	€1,165	€350
W7910	Metatarsal osteotomy for Hallux valgus, with or without internal fixation and soft tissue correction	€700	€255
W7980	Metatarsal osteotomy for Hallux valgus, with or without internal fixation and soft tissue correction- bilateral	€930	€455
W5710	Excision arthroplasty of first metatarso-phalangeal joint, including Keller's	€325	€150
W5780	Excision arthroplasty of first metatarso-phalangeal joint, including Keller's-bilateral	€700	€314
W8200	Therapeutic arthroscopic operations of semi lunar cartilage	€700	€270
W 8280	Arthroscopic meniscectomy(including debriment)-bilateral	€1,165	€465
W7420	Autograft reconstruction of anterior cruciate ligament, including arthroscopic	€1,050	€420
W9030	Injection(s) into joint(s) under x-ray Control	€150	€80
W0600	Total excision of bone with or without prosthetic replacement/ reconstruction, e.g., trapezium	€1,013	€314
T 8100	Open biopsy of muscle of soft tissue lesion	€185	€100
W1510	Osteotomy of metatarsal (e.g., Akin, McNab etc)	€245	€140
W2830	Removal of internal fixation/prosthesis from bone joint, excluding K-wires	€385	€140

Cardiothoracic Surgery

T 0910	Open excision/biopsy of lesion of peura	€1,455	€525
K 4910	Percutaneous transluminal angioplasty with stent insertion	€1,600	€580
K4100	Autograft bypass for coronary artery(ies) including harvesting of grafts and endarterectomy	€2,560	€930
K 6510	Adult cardiac catheterisation(including coronary arteriography/catheterisation of right/left side of heart/contrast radiology)	€350	