

It's nearly time to renew



Mr John Test
72 XXXXXXXXXXXX
Co Dublin

25th November 2020

Policy Number
VIVC676102

Renewal Date
2 January 2021

Annual Premium
€1,740.00

Monthly Premium
€145.0

Hi John,

Many thanks for choosing Irish Life Health over the last twelve months. Your health insurance is due for renewal soon, so now's the ideal time to review the formation enclosed which has all the detail of what's covered. Any changes to your cover are outlined in the **changes at a glance** section. Take a look to make sure it still gives you everything you need.

If you need to get in touch, email heretohelp@irishlifehealth.ie or contact us at **1890 717 717**. We'll be very happy to help.

Kind regards,

Your Renewal Team

IMPORTANT INFORMATION

- We have based your renewal on the plan(s) you currently hold.
- Please contact us if there have been any material changes in your circumstances or in your health insurance needs.
- Please contact us before your renewal date to discuss your health insurance need as we may have a more suitable plan(s) for you.
- If you do not contact us prior to your renewal date your current plan(s) will be renewed for a further 1 year period.
- NB - if you pay annually, you will need to contact us to renew your plan(s).

HOW TO RENEW

- 1 Review the policy documents enclosed.
- 2 Call us if you want to talk about other plan options.
- 3 If you're happy with your current plan and **pay by direct debit**, your policy will automatically renew.
- 4 If you're happy with your current plan and **pay annually**, call us to arrange payment.

Log in to My Account to read your additional policy documents

- > Privacy Notice
- > Statement of Consumer Rights

The benefits of being with Irish Life Health



Digital Doctor

- > Get unlimited consultations with a GP by phone or online video.

Call **1890 100 048** to make an appointment.



Back-Up

- > Get expert advice and treatment for acute back and neck pain - can include up to eight physiotherapy sessions for only €50.

Call **1890 928 998** for an assessment.



Healthy Minds

- > A counselling programme that offers advice to members aged 16+ where clinically appropriate. Available online, over the phone or face to face.

Call **1850 718 888** to talk to a counsellor.



International Second Opinion Service

- > This service provides members diagnosed with a serious medical condition with access to a medical second opinion.

Call **1800 902 251** for assistance.



Minor Injury Clinic

- > Rapid access to a network of walk-in minor injury clinics.

More information on **irishlifehealth.ie**



MyLife*

- > Get exclusive access to rewards by tracking healthy behaviours through **MyLife**, the new health and wellbeing app by Irish Life Financial Services.

Download from the app store today - search **MyLife**.

SOME TERMS AND CONDITIONS APPLY.



My Account

- > Manage your policy online through My Account or our Member App. You can view your policy documents, make changes to your personal information and add / remove members.



Online Claiming

- > Claim for the everyday health expenses covered on your plan as you go. You must claim expenses covered on your plan within 6 months of the end of the relevant policy year, otherwise they will not be paid.

Visit **irishlifehealth.ie** to log in or sign up.

*My Life provided by Irish Life Financial Services is available to all adult Irish Life Health members and is not a regulated financial service.

1 Who's covered and what it costs



All the key details about your Irish Life Health policy explained

1. How much your policy costs?

Here's a breakdown of the annual premium for this policy. If a group discount applies, it'll be shown here.

Group discounts are discretionary and therefore subject to change/removal at the end of the policy year or if any changes are made to your policy mid-term.

+/-	Premium	€1242.05
Less	Risk Equalisation Premium Credit	€0.00
Plus	Government Levy	€898.00
Equals	TOTAL PREMIUM	€2,140.05
Less	Group Discount	€0.00
Plus	Lifetime Community Rating Loadings	€0.00
Equals	GROSS PREMIUM	€2,140.05
Less	Your Tax Relief	€400.00
Equals	YOUR ANNUAL NET PREMIUM	€1,740.00

2. Who your policy covers?

Here's a breakdown of who this quote covers and how much it costs:

Who is covered?	Member number	Date of birth	The Plan	Cost of cover
Gillian Test	3583325	05/05/1990	BeneFit 2	€909.40
John Test	3583324	14/06/1990	BeneFit 1	€830.60

Changes at a glance

Here's a quick summary of the changes in your cover on renewal

BeneFit 1	Last year	This year
Other In-patient Benefits		
Health in the Home	Covered (Immediately following an inpatient stay)	Covered with our provider partner
BeneFit 2	Last year	This year
Other In-patient Benefits		
Health in the Home	Covered (Immediately following an inpatient stay)	Covered with our provider partner

Reminder: You must submit claims for any out-patient or day-to-day benefits within 6 months of the end of the relevant policy year. Simply take a photo and upload them through our website or member app. Receipts received after this date will not be paid.

2 What you're covered for

BeneFit 1

Effective from 2nd January 2021

You should read this table of cover along with the Health Plans membership handbook effective from January 2021, which you can find on irishlifehealth.ie/more-info. The hospitals and treatment centres covered on this plan are set out in List 3 in Part 12 of your Health Plans membership handbook.

In-patient Benefits

Hospital Cover

Consultants fees (In selected hospitals only) and Inpatient Scans (In selected hospitals only) are fully covered

Benefits	Public Hospital (In selected hospitals only)	Private Hospital (In selected hospitals only)	High-tech Hospital (In selected hospitals only)
Semi Private Room	Covered	Covered subject to €500 excess (first two claims per policy) subject to €2,000 co-payment on certain cardiac & orthopedic procedures ¹	Covered subject to €500 excess (first two claims per policy) subject to €2,000 co-payment on certain cardiac & orthopedic procedures ¹
Private Room	Covered	Semi-Private Rate subject to €500 excess (first two claims per policy) subject to €2,000 co-payment on certain cardiac & orthopedic procedures ¹	Semi-Private Rate subject to €500 excess (first two claims per policy) subject to €2,000 co-payment on certain cardiac & orthopedic procedures ¹
Day Case	Covered	Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac procedures ¹	Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac procedures ¹
Listed Cardiac Procedures ¹	-	-	Covered subject to €500 excess (first two claims per policy) subject to €2,000 co-payment on certain cardiac procedures ¹
Listed Special Procedures ¹	-	-	Covered subject to €500 excess (first two claims per policy) subject to €2,000 co-payment on certain cardiac & orthopedic procedures ¹

Maternity

Public hospital cover for maternity	3 nights accommodation
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ²
Newborn free till next renewal	Yes
GentleBirth App	See handbook for details

Emergency Inpatient Treatment Abroad and related benefits

Hospital bill for inpatient treatment	Covered up to €55,000
Repatriation expenses	Covered up to €1 million
Expenses for companion who remains with you	Covered up to €1,000
Companion repatriation expenses	Covered up to €1,000
24 hour telephone assistance	Covered

Psychiatric Treatment

Not related to substance abuse	100 days (up to the level of Hospital Cover provided under your plan for your listed hospitals)
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Related to substance abuse	91 days per 5 years (up to the level of Hospital Cover provided under your plan)
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Other Benefits

Oncotype DX	Covered
Health in the Home	Covered with our provider partner
Convalescence benefits	€30 x 16 days
Child Home Nursing	€100 x 14 days (following an inpatient stay of minimum 5 days)
Parent accompanying child	€40 x 14 days (not payable for the first 3 days)
Public Hospital Levy	€80 x 10 nights (subject to €1 excess)
Gender reassignment benefit	50% up to €10,000 per lifetime
Genetic Testing: Initial consultation	50% cover
Genetic Testing: Test for specified genetic mutations	Covered in approved clinics with our approved consultant
Healthy Minds	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face
Inpatient Support Benefit (for travel expenses when travelling more than 50km)	€50 x 10 visits (subject to €1 excess)
Medical ambulance costs	Covered (refer to Membership Handbook)



Out-patient Benefits

Out-patient Benefits not subject to excess

International Second Opinion Service	Covered - refer to your Membership Handbook
HEALTH & LIFESTYLE BENEFITS	SEE BELOW
Life Coaching Session	€30 contribution
Sports Club / Gym Membership / Classes	€30 contribution
Sports Massage	€30 contribution
Fitness Wearables	€30 contribution
Dietician or Nutritionist Consultation	€30 contribution
Cardiac Screening	50% Cover
OTHER BENEFITS	SEE BELOW
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Nurse on call	Covered
Minor Injury Clinic Cover	70% up to €200 per visit
MRI Scan: approved centre	Covered
Minor Injury Clinic Cover (Pay & Claim)	70% up to €200 per visit
CT Scan: approved centre	Covered
HPV Vaccine	50% up to €200 per policy year
PET-CT Scan: approved centre	Covered

Out-patient Benefits subject to excess

Outpatient excess per person	€250
Maximum amount of outpatient benefits per member per policy year	€2000
Public A&E Cover	€60 x 3 visits
Home Nursing	€40 x 20 days
Medical and surgical appliances	As per specified list ³
Manual Lymph Drainage	€50 x 5 visits

Psycho-oncology Counselling	€40 x 5 visits
Emergency Dental Care	€250
Consultant fees	€60 per visit
Pathology: Cost of test	€20 per test
Pathology: Consultant fees	€25 per consultant fee
Radiology: Cost of test	€20 per test
Radiology: Consultant fees	€25 per consultant fee



Members Benefits

Back Up	International Second Opinion Service
Laser Eye Surgery	Smiles Dental Access Package
For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of www.irishlifehealth.ie	

¹ All procedure lists are available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.

² The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.

³ The medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.

BeneFit 2

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Terms of Business



This document outlines the 'terms of business' between you and Irish Life Health dac ("Irish Life Health"). Irish Life Health is a health insurance company which underwrites non-life insurance in classes 1 & 2. Irish Life Health, part of the Irish Life Group, has its registered office at Irish Life Centre, Lower Abbey Street, Dublin 1. Its Company Registration Number is: 376607. Its VAT number is 6396607G. Irish Life Health may be contacted by phone on 1890 717 717 or by emailing heretohelp@irishlifehealth.ie

AUTHORISATION

Irish Life Health is regulated by the Central Bank of Ireland. Irish Life Health has been entered onto the Register of Health Benefit Undertakings maintained by the Health Insurance Authority.

CODES OF CONDUCT

Irish Life Health is subject to a number of the Central Bank of Ireland's codes of conduct including the Consumer Protection Code 2012 and the Minimum Competency Code 2017. These codes of conduct are in place to protect consumers when dealing with regulated financial service providers. Copies of these codes are available on the Central Bank of Ireland's website, www.centralbank.ie

REGULATED ACTIVITIES

Irish Life Health is a health insurance provider. If you have purchased a hospital plan, your policy covers you for in-patient and out-patient medical expenses. If you have purchased a day-to-day plan this covers some of your day-to-day medical expenses.

YOUR CONTRACTUAL DOCUMENTATION

Your contractual documentation includes: the Membership Handbook (including the list of medical facilities); your completed application form; your Membership Certificate; your Table of Cover; the Schedule of Benefits; the General Practitioners booklet and the Terms of Business. The Membership Handbook must be read in conjunction with the Table of Cover which sets out the level of benefits you are entitled to under your plan and states which medical facilities are covered under your plan. Your Membership Certificate will set out your plan, membership number, your commencement date and your next renewal date. The Schedule of Benefits sets out the medical criteria that must be met before the procedures and treatments will be covered by Irish Life Health and the procedures and treatments that must be pre-approved by Irish Life Health before they will be covered. The Schedule of Benefits can be found on this website or a hard copy is available from Irish Life Health on request.

CHARGES

The contract relating to your membership of your Irish Life Health policy is for a 12 month contractual term, the details of which are specified on your membership certificate. Irish Life Health will charge you a premium for this policy. If you cancel your policy prior to the end of the policy year, or do not pay your premium in accordance with the terms of your policy for the full duration of the policy year, Irish Life Health will not pay any claims made in respect of the period following the date of cancellation or non-payment and will seek recovery of the health insurance levy calculated on a pro-rata basis for each adult, student and child on your policy, for the remainder of the time left on the policy, together with an administration fee of €25 euro per policy. This is known as a mid-term cancellation charge. Details of the annual amount of the health insurance levy are set out in your membership certificate.

Where contracts are terminated mid-term, we will also charge for service supplied in accordance with the contract, such charge being proportionate to the time on cover. Irish Life Health reserves the right to deduct the amount representing the cancellation charge referred to above against the amount (if any) due to be refunded to you as a result of your cancellation of your policy. In all other circumstances, an invoice will be issued to you in respect of the cancellation charge.

PERSONAL DATA

We use personal information to provide health insurance plans, service our customers and to assess and pay claims. We may in certain circumstances either directly or indirectly share your personal information with other health insurers for the purposes of verifying lifetime community rating loading information and determining waiting periods and with insurance bodies to the extent permitted by law. If you give us false information or fail to disclose information, we will record this. To help improve the level of service we provide, we may on occasions contact you for participation in consumer satisfaction or research surveys. Your details may be used for these purposes for 12 months after your policy has ended.

In certain instances, we may need to collect personal information, including medical or other sensitive personal information, from third parties about you and any other member named on your policy. This information

will remain strictly confidential and will only be sought and used in order to provide the services set out in your contract with us and for administration of this policy. To see our full Privacy Notice please visit <https://www.irishlifehealth.ie/privacy-and-legal/privacy-statement/>

CONFLICTS OF INTEREST

It is our policy to avoid any conflict of interest when providing business services to our customers. We have policies in place for our employees in relation to conflicts of interest. These are designed to ensure that potential conflicts of interest between you and us or our employees are avoided. However, if an unavoidable conflict arises we will advise you of this in writing before providing any business service.

PREMIUM DEFAULT

If you do not pay your premium on time Irish Life Health may cancel your policy with effect from the date the first missed payment was due and not received, and you will not be entitled to claim under that policy. You may also be subject to the cancellation charge as detailed above.

CANCELLATION

Both you and Irish Life Health can cancel the policy by notice at any time, subject to the applicable charges set out above. In order to cancel your policy, you should write to The Customer Services Manager, Irish Life Health, P.O.Box 13028, Dublin 1, or telephone us on 1890 717 717.

REMUNERATION

If you buy your health insurance policy directly from us, the relevant Irish life Health employee will receive remuneration. If you buy your health insurance through a broker, we will pay them commission.

COOLING OFF

You can cancel your policy within 14 days from the date the contract was entered into or from the date you are given the policy documentation, whichever is the latter. This is known as the cooling off period. If during the cooling off period of 14 days you cancel your policy with effect from its start date, we will provide a full refund of premium paid. However, if you or any member has made a claim you will not be entitled to a refund of the premium paid.

During the cooling off period, should you wish to terminate your policy with effect from a date later than the start date, we will impose a charge for providing any service supplied in accordance with the contract, such charge being proportionate to time on cover. We will also charge a mid-term cancellation charge as outlined under the 'Charges' section.

COMPLAINTS POLICY

We aim to give excellent service to all our members; however, we recognise that things may occasionally go wrong. We will do our best to deal with your complaint as effectively and quickly as possible. If you arranged your cover through a broker initially then you should direct your complaint to the broker through whom you arranged your cover.

Alternatively you can contact the Complaints Team:

- > By phone on (021) 480 2040
- > By email: heretohelp@irishlifehealth.ie
- > By post at: The Complaints Team, P.O Box 13028, Dublin 1.

If you remain dissatisfied with us, you may refer your complaint to: Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29
Tel: (01) 567 7000
Email: info@fsp.oie
Website: www.fsp.oie

LAW APPLICABLE & LANGUAGE OF TERMS AND CONDITIONS/COMMUNICATIONS

Please note that Irish law will apply to your health insurance contract and Irish Courts will have jurisdiction to hear any disputes regarding the contents unless otherwise stated in our policy terms and conditions. All contractual terms and conditions and communications shall be in English.

Any information given in relation to quotations is valid for 1 day only. All quotations are valid only for and on the day of issue.

This Terms of Business is effective from 16th May 2019.

Product Suitability Statement



IMPORTANT NOTICE - STATEMENT OF SUITABILITY

This is an important document which sets out the reasons why the product offered or recommended is considered suitable, or the most suitable, for your particular needs, objectives and circumstances.

Based on the information Irish Life Health dac has received in relation to your health insurance needs we have set out below the plan we consider to be the most suitable to your needs. The cover under this plan gives you access to in-patient, out-patient and Irish Life Health member benefits.

Date: 25th November 2020

Member Names

Test, John

Plan Name

BeneFit 1

This plan is most suitable for you because you require:

- > Cover for a Semi Private Room in selected Private Hospitals and the Beacon Hospital with a €500 excess on the first two claims
- > A co-payment of €2,000 on certain cardiac and orthopaedic procedures in Private and High Tech Hospitals
- > Inpatient accident and emergency cover when you are on holiday or abroad
- > Cover for Cardiac Screening, pathology and radiology costs

Member Names

Test, Gillian

Plan Name

BeneFit 2

This plan is most suitable for you because you require:

- > Cover for a Semi Private Room in selected Private Hospitals and the Beacon Hospital with a €300 excess on the first two claims
- > A co-payment of €2,000 on certain cardiac and orthopaedic procedures in Private and High Tech Hospitals
- > Inpatient accident and emergency cover when you are on holiday or abroad
- > Cover for Cardiac Screening, pathology and radiology costs

Yours sincerely,



Kieran McMahon

Senior Manager - Consumer Sales

Health Insurance

Insurance Product Information Document

Company: Irish Life Health dac
Product: BeneFit 1

Irish Life Health dac is regulated by the Central Bank of Ireland. A private company limited by shares. Registered in Ireland No. 376607. Registered Office Irish Life Centre, Lower Abbey Street, Dublin 1



Irish Life
health

Complete pre-contractual and contractual information on this Health Insurance product is contained in your Table of Cover and Membership Handbook.

What is this type of insurance?

Health Insurance



What is insured?

- ✓ Cover for a Semi Private Room in selected Private Hospitals and the Beacon Hospital with a €500 excess on the first two claims
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- ✓ Cover for Cardiac Screening, pathology and radiology costs



What is not insured?

- ✗ Any costs incurred whilst a waiting period applies
- ✗ Medical care that our medical advisers believe is not medically necessary
- ✗ This is not a complete list. For full details on your cover please refer to your Table of Cover and Membership Handbook



Are there any restrictions on cover?

- ! You must be a resident of the Republic of Ireland
- ! Except in the case of Emergency Care in a Public Hospital, your hospital cover is restricted to those hospitals set out in the hospital list applicable to your plan
- ! This is not a complete list. For full details on your cover please refer to your Table of Cover and Membership Handbook



Where am I covered?

- ✓ In the Medical Facilities listed on your plan
- ✓ Abroad for inpatient Accident and Emergency



What are my obligations?

- Provide accurate and complete information regarding you and any other members to be covered under your policy
- Keep your premium payments up to date



When and how do I pay?

You may pay in monthly instalments by direct debit, or you may pay your annual premium in advance by credit card. Where applicable your employer may facilitate full or part payment of your premium.



When does the cover start and end?

As soon as we receive your first premium, you will be covered from your chosen commencement date subject to the terms and conditions of your policy and cover lasts until your next renewal date which is generally 12 months, as noted on your membership certificate



How do I cancel the contract?

Call our Customer Care Team or let us know in writing. Please note a cancellation fee will apply to all policies cancelled mid-term. This fee includes an administration fee of €25 and the portion of the government health insurance levy which has not yet been paid by you.

Health Insurance

Insurance Product Information Document

Company: Irish Life Health dac
Product: BeneFit 2

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Irish Life
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