

Welcome



Mr naveen banagani
11 cluain mhor
clybaun road
Co Galway

Policy Number
VIVW766735

Renewal Date
1 March 2024

20th February 2023

Hi naveen,

Many thanks for choosing Irish Life Health for your health cover - we're delighted to welcome you as a new member.

With your cover in place, you should now check over these important documents enclosed:

1 **Who's covered and what it costs**
This shows the plan and premium details for everyone on the policy.

2 **What you're covered for**
This lists all the benefits covered on the plan.

If everything's OK, you don't need to do anything. But if something's not right, contact us and we'll sort it out.

Second thoughts?

If you want to cancel your cover for any reason, it's absolutely no problem. A full refund will be given if the policy is cancelled any time in the first 14 days.

Member App

Download the Irish Life Health Member App to get easy access to all your policy details. Use it to read your documents, check your benefits and submit your everyday claims.

Can we help you with anything else? If so, email heretohelp@irishlifehealth.ie or contact us at 01 562 5100 and we'll happily give you all the support you need.

Kind regards,
Your Sales Team

[Log in to My Account to read your policy documents](#)

- > [Member Handbook](#)
- > [Privacy Notice](#)



Am I Covered?

Checking your cover is easy with our online cover check tool. In a few clicks you can see what benefits you have across:



Having a Procedure



Consultants & Investigations



Overseas Cover



Day-to-Day Cover

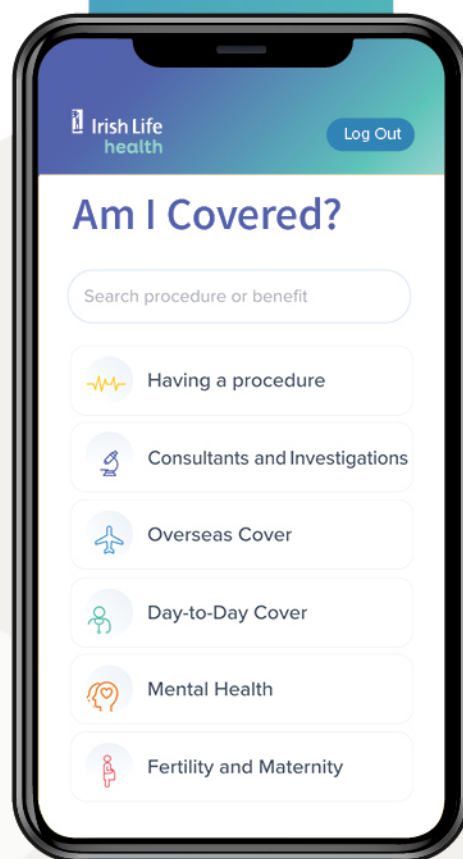


Mental Health



Fertility & Maternity

NEW



Am I Covered?

is available in your online account on **irishlifehealth.ie** and in the Irish Life Health App



Manage your Irish Life Health Policy online

- > It's easy to sign up for edocs and instantly access your documents
- > It's easy to claim online
- > It's easy to update your personal information
- > It's easy to use MyClinic benefits
- > It's easy to check Am I Covered?

Sign up or log in to your secure online account today at:
www.irishlifehealth.ie/login

1 Who's covered and what it costs

All the key details about your Irish Life Health policy explained



1. Your policy detail

Payment method	ILH Direct Debit		
Start date of policy	1 March 2023	End date of policy	29 February 2024
Health Insurance Premium			€504.00

2. Who your plan covers?

Here's a breakdown of who's currently covered by your plan and how much they pay:

Who is covered?	Member number	Date of birth	The Plan
naveen banagani	4161826	10/07/1995	First Cover Extra

4. How much it costs

Here's a breakdown of how much you pay for each person on the policy

		-	+	=	-	+	=	-	=
Name	Premium	Risk Equalisation Premium Credit ¹	Levy ²	Total Premium	Group Discount ³	Loading ⁴	Gross Premium ⁵	Tax Relief	Net Health Insurance Premium
	€	€	€	€	€	€	€	€	€
banagani, naveen	508.00	0.00	122.00	630.00	0.00	0.00	630.00	126.00	504.00

- 1 Only applicable for members aged 65 years and over. These credits are funded by the risk equalisation fund which is shared among health insurers.
- 2 An amount payable by Irish Life Health to the shared risk equalisation fund for each person we insure.
- 3 If a group discount applies to your premium, it will 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.
- 4 If a loading is payable under Lifetime Community Rating Regulations, it will be shown here.
- 5 If your employer pays for some or all of your premium, a benefit in kind will arise.

2 What you're covered for

First Cover Extra

Effective from 1st March 2023



You should read this table of cover along with the Health Plans membership handbook effective from January 2023, which you can find on irishlifehealth.ie/more-info. The hospitals and treatment centres covered on this plan are set out in List 1 in Part 12 of your Health Plans membership handbook.

In-patient Benefits

Hospital Cover

Inpatient Consultant fees and Inpatient Scans are fully covered

Benefits	Public Hospital	Private Hospital	High-tech Hospital
Semi Private Room	Covered	Not covered on this plan	Not covered on this plan
Private Room	Covered	Not covered on this plan	Not covered on this plan
Day Case	Covered	Not covered on this plan	Not covered on this plan
Listed Cardiac Procedures ¹	-	-	Not covered on this plan
Listed Special Procedures ¹	-	-	Not covered on this plan

Maternity

Public hospital cover for maternity	€400 public hospital only
Inpatient maternity consultant fees	Covered up to €300
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)
Related to substance abuse	91 days per 5 years (up to the level of Hospital Cover provided under your plan)

Other Benefits

Oncotype DX	Covered
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Health in the Home	Covered with our provider partner
Care Connect	Covered (refer to membership handbook)
EXOGEN therapy	Covered with our provider partner
Healthy Minds	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face
Medical ambulance costs	Covered (refer to Membership Handbook)

Out-patient Benefits

Out-patient Benefits not subject to excess

Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Convalescence benefits	€26 x 14 days
Minor Injury Clinic Cover	50% up to €100 per visit
Minor Injury Clinic Cover (Pay & Claim)	50% up to €100 per visit
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	50% as per schedule of benefits for professional fees ²
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% as per schedule of benefits for professional fees ²
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered

Out-patient Benefits subject to excess

Outpatient excess per person	€200
Maximum amount of outpatient benefits per member per policy year	€1000
Home Recovery Benefit	€80 x 10 days
Medical and surgical appliances	As per specified list ³
Manual Lymph Drainage	€50 x 5 visits
Emergency Dental Care	€250
Consultant fees	€50 per visit

Day to Day Benefits

Day to Day Benefits subject to excess

Individual Day-to-day excess	€1
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Day to Day Practitioners

GP Visits	€20 x 3 visits
Dentist Visits	€20 x 3 visits
Physiotherapist or Physical therapist	€20 x 3 visits

Allied Health Professionals and Alternative Practitioners

Acupuncturist	€20 x 3 combined visits ⁴
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Chiroprapist	€20 x 3 combined visits ⁴
Chiropractor	€20 x 3 combined visits ⁴
Dietician	€20 x 3 combined visits ⁴
Massage therapist	€20 x 3 combined visits ⁴
Medical herbalist	€20 x 3 combined visits ⁴
Occupational therapist	€20 x 3 combined visits ⁴
Osteopath	€20 x 3 combined visits ⁴
Podiatrist	€20 x 3 combined visits ⁴
Reflexologist	€20 x 3 combined visits ⁴
Please note that certain eligible benefits can be claimed either as a day to day benefit or as an outpatient benefit. The level of benefit payable will be the greater of either day to day or outpatient.	



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	

All claims for outpatient scans and treatments carried out in a private or high-tech hospital will be capped at 66% of the total cost up to the benefit level listed on your table of cover.

¹ All procedure lists are available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.

² The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.

³ The medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.

⁴ The number of practitioner visits you can claim for these benefits is capped at the overall maximum noted beside "combined visits". You may submit receipts across any combination of practitioners showing a combined benefit. Claims will be paid up to the maximum number of visits for "combined visits" per policy year and not for each type of practitioner visit separately.

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 01 562 5100 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; 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. Who's covered and what it costs will set out your plan, membership number and the start and end date of your policy. 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 01 562 5100.

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 unless you or any member has made a claim during this period. If a claim has been made, the cost of any outpatient claim will be deducted from the refund due and you will be liable for any charge relating to inpatient care.

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 01 562 5100
- > 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@fspo.ie
Website: www.fspo.ie

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 6th May 2022

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 received by Irish Life Health or your broker about your health insurance needs, we've set out below the plan considered to be the most suitable to your needs. If you haven't been in contact with Irish Life Health or your broker at renewal to review your health insurance plan, your suitability is based on the most recent advice you received about your health insurance plan.

Date: 20th February 2023

Member Names

banagani, naveen

Plan Name

First Cover Extra

This plan is most suitable for you because you require:

- > Cover for Day Case procedures and a Private Room in Public Hospitals
- > Minimum maternity cover
- > Full cover for MRI, CT and PET CT scans in approved scan-centres
- > Cover for Pathology and Radiology costs
- > Money back on day to day expenses such as GP, dentist, physiotherapy and a range of Allied Health Professionals and Alternative Practitioners visits

Yours sincerely,

A handwritten signature in blue ink that reads "Kieran McMahon".

Kieran McMahon

Senior Manager - Consumer Sales

Health Insurance

Insurance Product Information Document

Company: Irish Life Health dac

Product: First Cover Extra

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



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 Day Case procedures and a Private Room in Public Hospitals
- ✓ Minimum maternity cover
- ✓ Full cover for MRI, CT and PET CT scans in approved scan-centres
- ✓ Cover for Pathology and Radiology costs
- ✓ Money back on day to day expenses such as GP, dentist, physiotherapy and a range of Allied Health Professionals and Alternative Practitioners visits



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.

