

Level 2 Complete Health

Table of Cover effective from 1st September 2023

You should read this table of cover along with the Health Plans membership handbook effective from July 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:	
Consultants fees	Covered
Inpatient scans	Covered
Public Hospital	
Semi-private room	Covered
Private room	Covered
Day case	Covered
Private Hospital	
Semi-private room	Covered (includes Beacon Hospital)
Private room	Cover for semi-private rate (includes Beacon Hospital)
Day case	Covered (includes Beacon Hospital)
High-tech Hospital	
Semi-private room	55% cover (Beacon Full Cover)
Private room	35% cover (Beacon covered at the semi-private rate)
Day case	Covered
Listed cardiac procedures ¹	Covered
Listed special procedures ¹	Covered (Beacon Only). Mater Private and Blackrock Clinic 90% cover.
Maternity:	
Public hospital cover for maternity accommodation up to 3 nights	Covered up to €3,150
Grant-in-aid amount	Covered up to €3,150
Home Births	Covered up to €3,150
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ²
Postnatal Domestic Support	3 x 3 hour cleaning sessions
Postnatal Doula Support	2 x 3 hour sessions with postnatal supporter
Home Early Support following 1 night stay in hospital	2 hours midwife and 3 x 4 hours with postnatal supporter
Home Early Support following 2 nights stay in hospital	1 hour midwife and 3 x 3 hours with postnatal supporter
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
GentleBirth App	See handbook for details
Emergency Inpatient Treatment Abroad and related benefits:	
Hospital bill for inpatient treatment	Covered up to €100,000
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
Elective overseas referral:	

Benefit abroad for surgical procedures that are available in Ireland	Covered up to €100,000
Benefit abroad for surgical procedures that are not available in Ireland	Covered up to €100,000
Psychiatric treatment:	
Not related to substance abuse	180 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 inpatient benefits:	
Oncotype DX	Covered
Health in the Home	Covered with our provider partner
Care Connect	Covered (refer to Membership Handbook)
EXOGEN therapy	Covered with our provider partner
Convalescence benefits	€51 x 14 days
Child Home Nursing	€100 x 14 days (following inpatient stay of minimum 5 days)
Parent accompanying child	€40 x 14 days (not payable for the first 3 days)
Cancer Support Benefit (for accommodation expenses when travelling more than 50km)	Up to €100 per day up to a maximum of €1500 per calendar year
Gender Affirmation 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
Medical ambulance costs	Covered (refer to Membership Handbook)
Genetic Testing for Cancer Treatment Options - Foundation One CDx	Covered

OUT PATIENT BENEFITS – not subject to excess	
Nurse-on-call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Female Health Consultation	50% cover x 4 consultations per year with our provider partner
Minor Injury Clinic Cover	75% up to €500 per visit
Minor Injury Clinic Cover (Pay & Claim)	75% up to €500 per visit
Antenatal Class	€75 towards an antenatal class
Maternity Mental Health Support	€40 x 10 sessions with Nurture
HPV Vaccine	50% up to €200 per policy year
Health screen at any centre	Covered up to €100 per annum
Vasectomy (GP or Consultant)	Covered up to €360
Out-patient scan cover (in approved centres):	
PET-CT	Covered
MRI	Covered
CT	Covered

OUT PATIENT BENEFITS – subject to excess	
Individual excess	€250 excess
Maximum amount of outpatient benefits per member per policy year	€4,000
Pathology & Radiology cost of test	50% cover up to €500 per member per year combined for pathology & radiology test
Pathology – consultant fees	€20 per referral
Radiology – consultant fees	Up to €60 per referral
Public A & E cover	€20 per episode of care
Home Recovery Benefit	€80 x 10 days
Consultant fees	€51 per visit
Pre/Post natal medical expenses	€385
Medical and surgical appliances	As per specified list ³
GP visits	€20 per visit
Physiotherapist or Physical therapist	€20 x 12 visits
Acupuncturist	€20 x 12 visits
Chiropodist	€20 x 12 visits
Chiropractor	€20 x 12 visits
Dietician	€20 x 12 visits
Occupational Therapist	€20 x 12 visits
Osteopath	€20 x 12 visits
Child Speech and Language Therapist	€20 x 12 visits
Optical (eye test and/or glasses/lenses combined)	€20 every 2 years
Scans	
MRI: non approved centre	Not covered
CT: non approved centre	Not covered
PET-CT: non approved centre	Not covered

MEMBER BENEFITS	
Health Screening	Back up
Laser eye surgery	Allen Carr Smoking Cessation
<p>For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of www.irishlifehealth.ie</p> <p>¹ All procedure lists are available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.</p> <p>² The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.</p> <p>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.</p>	

