

# Future Focus

## Table of Cover effective from 1<sup>st</sup> 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](http://irishlifehealth.ie/more-info). The hospitals and treatment centres covered on this plan are set out in List 2 in Part 12 of your Health Plans membership handbook.

| IN PATIENT BENEFITS  |  |
|--|--|
| Hospital cover:  |  |
| Consultants fees (In selected hospitals only)              | Covered  |
| Inpatient scans (In selected hospitals only)               | Covered  |
| Public Hospital (In selected hospitals only)               |  |
| Semi-private room  | Covered  |
| Private room   | Covered  |
| Day case   | Covered  |
| Private Hospital (In selected hospitals only)              |  |
| Semi-private room  | Covered subject to €150 excess (first two claims per member) and €2,000 co-payment on certain cardiac <sup>1</sup> & orthopedic procedures |
| Private room   | Covered subject to €150 excess (first two claims per member) and €2,000 co-payment on certain cardiac <sup>1</sup> & orthopedic procedures |
| Day case   | Covered subject to €150 excess per claim and €2,000 co-payment on certain cardiac <sup>1</sup> procedures                                  |
| High-tech Hospital (In selected hospitals only)            |  |
| Semi-private room  | Covered subject to €150 excess (first two claims per member) and €2,000 co-payment on certain cardiac <sup>1</sup> & orthopedic procedures |
| Private room   | Covered subject to €150 excess (first two claims per member) and €2,000 co-payment on certain cardiac <sup>1</sup> & orthopedic procedures |
| Day case   | Covered subject to €150 excess per claim and €2,000 co-payment on certain cardiac <sup>1</sup> & special procedures                        |
| Listed Cardiac Procedures <sup>1</sup>                     | Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac procedures <sup>1</sup>                           |
| Listed Special Procedures <sup>1</sup>                     | Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup>             |
| Maternity:   |  |
| Public hospital cover for maternity                        | 3 nights accommodation   |
| Grant-in-aid amount / home births                          | €4,500   |
| Inpatient maternity consultant fees                        | As per schedule of benefits for professional fees <sup>2</sup>   |
| Postnatal Domestic Support                                 | 2 x 3 hour cleaning sessions   |
| Postnatal Doula Support                                    | 1 x 3 hour session with postnatal supporter  |
| Home Early Support following 1 night stay in hospital      | 2 hours midwife and 3 x 3 hours with postnatal supporter   |
| Home Early Support following 2 nights stay in hospital     | 1 hour midwife and 2 x 3 hours with postnatal supporter  |
| Breastfeeding Consultancy                                  | €30 x 2 sessions   |
| Partner Benefit  | €50 x 2 days for travel, accommodation & child minding expenses  |
| 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: |  |

|   |  |
|---|--|
| <b>Hospital bill for inpatient treatment</b>  | Covered up to €100,000   |
| <b>Repatriation expenses</b>  | Covered up to €1 million   |
| <b>Expenses for companion who remains with you</b>                                    | Covered up to €1,000   |
| <b>Companion repatriation expenses</b>  | Covered up to €1,000   |
| <b>24 hour telephone assistance</b>   | Yes  |
| <b>Psychiatric treatment:</b>   |  |
| <b>Not related to substance abuse</b>   | 100 days (up to the level of Hospital Cover provided under your plan for your listed hospitals)                                |
| <b>Related to substance abuse</b>   | 91 days per 5 years (up to the level of Hospital Cover provided under your plan)   |
| <b>Other inpatient benefits:</b>  |  |
| <b>Oncotype DX</b>  | Covered  |
| <b>Health in the Home</b>   | Covered with our provider partner  |
| <b>Care Connect</b>   | Covered (refer to Membership Handbook)   |
| <b>EXOGEN therapy</b>   | Covered with our provider partner  |
| <b>Convalescence benefits</b>   | €30 x 16 days  |
| <b>Gender Affirmation Benefit</b>   | 50% up to €10,000 per lifetime   |
| <b>Genetic Testing: Initial consultation</b>  | 50% cover  |
| <b>Genetic Testing: Test for specified genetic mutations</b>                          | Covered in approved clinics with our approved consultant   |
| <b>Healthy Minds</b>  | Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face |
| <b>Child home nursing care</b>  | €100 x 14 days (following inpatient stay of minimum 5 days)  |
| <b>Parent accompanying child</b>  | €40 x 14 days (not payable for the first 3 days)   |
| <b>Public Hospital Levy</b>   | Levy no longer charged   |
| <b>Inpatient Support Benefit (for travel expenses when travelling more than 50km)</b> | €50 x 10 visits (subject to €1 excess)   |
| <b>Medical Ambulance Ltd costs</b>  | Covered (refer to Membership Handbook)   |
| <b>Genetic Testing for Cancer Treatment Options - Foundation One CDx</b>              | Covered  |

| OUT PATIENT BENEFITS – not subject to excess                     |  |
|--|--|
| Nurse-on-call  | Yes  |
| Digital Doctor   | Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.         |
| Female Health Consultation                                       | 50% cover x 4 consultations per year with our provider partner   |
| Minor Injury Clinic Cover  | 70% up to €200 per visit   |
| Minor Injury Clinic Cover (Pay & Claim)                          | 70% up to €200 per visit   |
| Antenatal Class  | €50 towards an antenatal class   |
| Maternity Mental Health Support                                  | €40 x 8 sessions with Nurture  |
| HPV Vaccine  | 50% up to €200 per policy year   |
| Health Screening   | Covered up to €100 towards Specified Fertility Assessments or Sexual Health Screening once per policy year |
| Prescription Costs   | €30 towards prescribed contraceptives per year   |
| Vaccinations: Travel or Flu                                      | €100 per year  |
| Voice coaching   | €30 x 5 visits or €150 per year for a day course or seminar delivered by a trained voice coach             |
| Orthotic Insoles   | €40 every 2 years  |
| Out-patient scan cover (in approved centres):                    |  |
| PET-CT   | Covered  |
| MRI  | Covered  |
| CT   | Covered  |
| OUT PATIENT BENEFITS – subject to excess                         |  |
| Individual outpatient excess                                     | €100 per person excess   |
| Maximum amount of outpatient benefits per member per policy year | €5,000   |
| Public A & E cover   | €60 x 3 visits   |
| Home Recovery Benefit  | €80 x 10 days  |
| Pre/Post natal medical expenses                                  | €400   |
| Medical and surgical appliances                                  | As per specified list <sup>3</sup>   |
| Manual lymph drainage  | €50 x 5 visits   |
| Psycho oncology counseling                                       | €40 x 5 visits   |
| Emergency dental care  | €500   |
| Consultant fees  | €60 per visit  |
| Pathology – cost of test   | 50% cover  |
| Pathology – consultant fees                                      | 50% as per schedule of benefits for professional fees <sup>2</sup>   |
| Radiology – cost of test   | 50% cover  |
| Radiology – consultant fees                                      | 50% as per schedule of benefits for professional fees <sup>2</sup>   |
| Scans  |  |
| MRI: non approved centre   | Not covered  |
| CT: non approved centre  | Not covered  |
| PET-CT: non approved centre                                      | Not covered  |

| MEMBER BENEFITS   |                      |
|---|----------------------|
| Back up   | Maternity: 4 D scans |
| International Second Opinion Service  | Laser eye surgery    |
| For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a>   |                      |
| <p><sup>1</sup>The list of cardiac procedures is available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 01 562 5100.</p> <p><sup>2</sup> The schedule of benefits is available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 01 562 5100.</p> <p><sup>3</sup> The medical and surgical appliances list is available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 01 562 5100.</p> |                      |