

Me Plan Level 1 with day-to-day me

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	65% cover
Private room	45% cover
Day case	60% cover
High-tech Hospital	
Semi-private room	35% cover
Private room	25% cover
Day case	35% cover
Listed cardiac procedures	35% cover
Listed special procedures	35% cover
Maternity:	
Public hospital cover for maternity	3 nights accommodation
Home births	€400
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ²
Postnatal Domestic Support	2 x 3 hour cleaning sessions
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 €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	Yes
Elective overseas referral:	
Benefit abroad for surgical procedures that are not available in Ireland	Yes – up to the amount for the most similar surgical procedure to treat the same condition in Ireland
Benefit abroad for surgical procedures that are available in Ireland	Yes - subject to level of cover available in Ireland
Psychiatric treatment:	

Not related to substance abuse	150 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	€26 x 14 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
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 – not subject to excess	
Nurse-on-call	Yes
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	70% up to €200 per visit
Minor Injury Clinic Cover (Pay & Claim)	70% up to €200 per visit
Antenatal Class	€30 towards an antenatal class
Maternity Mental Health Support	€40 x 5 sessions with Nurture
HPV Vaccine	50% up to €200 per policy year
Out-patient scan cover (in approved centres*):	
CT*	Covered
MRI*	Covered
PET-CT*	Covered

OUT PATIENT BENEFITS – subject to excess	
Individual outpatient excess	€25
Maximum amount of outpatient benefits per member per policy year	€4,000
GP Visits	€15 x 5 visits
Public A & E cover	€20 per annum
Home Recovery Benefit	€80 x 10 days
Medical and surgical appliances	As per specified list ¹
Manual lymph drainage	€50 x 5 visits
Psycho oncology counselling	€40 x 5 visits
Emergency dental care*	€450
Consultant fees	€55 per visit
Pathology – cost of test	Covered
Pathology – consultant fees	As per schedule of benefits for professional fees ²
Radiology – cost of test	Covered
Radiology – consultant fees	As per schedule of benefits for professional fees ²
Scans	
MRI: non approved centre	Not covered
CT: non approved centre	Not covered
PET-CT: non approved centre	Not covered

DAY TO DAY BENEFITS	
Day to Day Benefits subject to excess	
Individual Day-to-day excess	
€1	
Day to day practitioners: (Benefits can be pooled)	
GP visits	€30 x 3 visits
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Dentist visits	€30 x 3 visits
Physiotherapist or Physical therapist	€30 x 5 visits
Allied Health Professionals and Alternative Practitioners	
Acupuncturist	€30 x 3 combined visits ¹
Chiropodists	€30 x 3 combined visits ¹
Chiropractor	€30 x 3 combined visits ¹
Dietician	€30 x 3 combined visits ¹
Homeopath	€30 x 3 combined visits ¹
Massage therapist	€30 x 3 combined visits ¹
Medical herbalist	€30 x 3 combined visits ¹
Occupational therapist	€30 x 3 combined visits ¹
Osteopath	€30 x 3 combined visits ¹
Reflexologist	€30 x 3 combined visits ¹
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.	

MEMBER BENEFITS	
Laser eye surgery	Allen Carr Smoking Cessation
Health screening	Back up
For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of www.irishlifehealth.ie	
¹ 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.	
² The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.	
*All private or high-tech hospital claims will be capped at 66% of the total cost up to the benefit level listed on your table of cover, this includes outpatient scans and treatments.	