

Health Plan 04

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
Private room	Covered
Day case	Covered
High-tech Hospital	
Semi-private room	Covered
Private room	Covered (Beacon Only). Mater Private and Blackrock Clinic covered at Semi-Private Rate.
Day case	Covered
Listed cardiac procedures ¹	Cover for semi-private rate
Listed special procedures ¹	Cover for semi-private rate
Maternity:	
Public hospital cover for maternity	3 nights' accommodation
Grant-in-aid amount / home births	Covered up to €3,450
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
Breastfeeding Consultancy	€25 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:	
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	Yes

Elective overseas referral:	
Benefit abroad for surgical procedures that are available in Ireland	Yes - subject to level of cover available in Ireland
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
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 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	€50 x 14 days
Child home nursing care	€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	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	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
Vaccinations: Travel Only	€50 per year
Health Screening	Up to €450 towards a Health Screen once per policy year
Home Recovery Benefit	€80 x 10 days
Out-patient scan cover (in approved centres):	

PET-CT	Covered
MRI	Covered
CT	Covered

DAY TO DAY BENEFITS – subject to €1 excess (Maximum limits: €8,000 per policy)	
Day to day practitioners:	
GP visits	Up to €70 x 12 visits
Dentist visits	Up to €65 x 10 visits
Physiotherapist or Physical therapist	Up to €65 x 13 visits
Acupuncturist	Up to €65 x 10 combined visits ³
Chiropodist	Up to €65 x 10 combined visits ³
Chiropractor	Up to €65 x 10 combined visits ³
Dietician	Up to €65 x 10 combined visits ³
Homeopath	Up to €65 x 10 combined visits ³
Massage Therapist	Up to €65 x 10 combined visits ³
Medical Herbalist	Up to €65 x 10 combined visits ³
Occupational Therapist	Up to €65 x 10 combined visits ³
Osteopath	Up to €65 x 10 combined visits ³
Podiatrist	Up to €65 x 10 combined visits ³
Reflexologist	Up to €65 x 10 combined visits ³
Other day to day benefits:	
Prescriptions	Up to €50 per annum
Pre/Post-natal medical expenses	Up to €500
Optical (eye test and/or glasses/lenses combined)	Up to €50 x 1
Hearing test	Up to €50 x 1
Child speech and language therapist	Up to €55 x 8 visits
Child Psychologist	Up to €55 x 8 visits
Consultant fees	Up to €140 per visit
A&E Cover (in choice of High Tech, Private and Public Hospitals)	€100 contribution towards A&E visit in any hi-tech, private or public hospital once per policy year
Emergency dental care	€250
Manual lymph drainage	Up to €50 x 8 visits
Medical and surgical appliances	As per specified list subject to €100 excess ⁴
Psycho-oncology counselling	Up to €50 x 8 visits
Pathology-cost of test	Covered
Pathology consultant fees	Covered as per schedule of benefits for professional fees ²
Radiology - cost of test	Covered
Radiology consultant fees	Covered as per schedule of benefits for professional fees ²
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.

³The 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.

⁴The medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.

MEMBER BENEFITS

Health Screening

Back up

Laser eye surgery

Allen Carr Smoking Cessation

For full details on the above and all member benefits available to you please visit the ‘Member Benefits’ section of www.irishlifehealth.ie