

# 2 What you're covered for

## Select with Day 2 Day and Emergency packs

Effective from 1st July 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](https://irishlifehealth.ie/more-info). The hospitals and treatment centres covered on this plan are set out in List 4 in Part 12 of your Health Plans membership handbook.

### In-patient Benefits

#### Hospital Cover

Inpatient Consultants fees (In selected hospitals only) and Inpatient Scans (In selected hospitals only) are fully covered

| Benefits                               | Public Hospital<br>(In selected hospitals only) | Private Hospital<br>(In selected hospitals only) | High-tech Hospital<br>(In selected hospitals only) |
|--|---|--|--|
| 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 <sup>1</sup> | -   | -  | Not covered on this plan                           |
| Listed Special Procedures <sup>1</sup> | -   | -  | Not covered on this plan                           |

#### Maternity

|                                     |                           |
|-------------------------------------|---------------------------|
| Public hospital cover for maternity | €400 public hospital only |
| Inpatient maternity consultant fees | Covered up to €300        |
| Post Natal Home Help (PNHH)         | Not covered on this plan  |
| 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 | 120 days (up to the level of Hospital Cover provided under your plan for your listed hospitals) |
| 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  |
| Healthy Minds  | Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face |
| Convalescence benefits   | €26 x 14 days  |
| Public Hospital Levy   | Levy no longer charged   |
| Inpatient Support Benefit (for travel expenses when travelling more than 50km) | €50 x 10 visits (subject to €1 excess)   |
| 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 <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               | 50% up to €100 per visit   |
| Minor Injury Clinic Cover (Pay & Claim) | 50% up to €100 per visit   |
| HPV Vaccine                             | 50% up to €200 per policy year   |

### Scans & X-Rays Pack

|  |  |
|--|--|
| MRI, CT and PET-CT scans in approved centres | Covered  |
| Cardiac Screening                            | 50% Cover  |
| 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> |

### Emergency Access Pack

|                        |          |
|------------------------|----------|
| Consultant fees        | €100 x 1 |
| Out of Hours GP visits | €60 x 1  |
| Public A&E Cover       | €100 x 1 |
| Private A&E Cover      | €50 x 1  |
| Emergency Dental Care  | €250     |

### Out-patient Benefits subject to excess

|  |                                    |
|--|------------------------------------|
| Outpatient excess per person                                     | €150                               |
| Maximum amount of outpatient benefits per member per policy year | €2500                              |
| GP Visits  | €15 x 4 visits                     |
| Consultant fees  | €50 per visit                      |
| Home Recovery Benefit  | €80 x 10 days                      |
| Medical and surgical appliances                                  | As per specified list <sup>3</sup> |
| Manual Lymph Drainage  | €50 x 5 visits                     |

|                                  |                          |
|----------------------------------|--------------------------|
| Emergency Dental Care            | €250                     |
| MRI Scan: non approved centre    | Not covered on this plan |
| CT Scan: non approved centre     | Not covered on this plan |
| PET-CT Scan: non approved centre | Not covered on this plan |



## Day to Day Benefits

### Day to Day Benefits subject to excess

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

### Day to Day Pack

|                                       |                                      |
|---------------------------------------|--------------------------------------|
| GP Visits                             | €25 x 4 visits                       |
| Dentist Visits                        | €25 x 4 visits                       |
| Physiotherapist or Physical therapist | €25 x 4 combined visits <sup>4</sup> |
| Acupuncturist                         | €25 x 4 combined visits <sup>4</sup> |
| Chiropodist                           | €25 x 4 combined visits <sup>4</sup> |
| Chiropractor                          | €25 x 4 combined visits <sup>4</sup> |
| Dietician                             | €25 x 4 combined visits <sup>4</sup> |
| Homeopath                             | €25 x 4 combined visits <sup>4</sup> |
| Massage Therapist                     | €25 x 4 combined visits <sup>4</sup> |
| Medical Herbalist                     | €25 x 4 combined visits <sup>4</sup> |
| Occupational Therapist                | €25 x 4 combined visits <sup>4</sup> |
| Osteopath                             | €25 x 4 combined visits <sup>4</sup> |
| Podiatrist                            | €25 x 4 combined visits <sup>4</sup> |
| Reflexologist                         | €25 x 4 combined visits <sup>4</sup> |



## Members Benefits

|   |                   |
|---|-------------------|
| Back Up   | 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> |                   |

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.

<sup>1</sup> All procedure lists are available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.

<sup>2</sup> The schedule of benefits is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.

<sup>3</sup> The medical and surgical appliances list is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.

<sup>4</sup> 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.