

# Business Plan Plus

## 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 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   | Semi Private Rate  |
| Day case   | Covered  |
| Private Hospital   |  |
| Semi-private room  | €125 excess per claim; subject to €1,000 co-payment on certain orthopaedic procedures <sup>1</sup>   |
| Private room   | Semi-private rate + €125 excess per claim; subject to €1,000 co-payment on certain orthopaedic procedures <sup>1</sup>                           |
| Day case   | €125 excess per claim  |
| High-tech Hospital   |  |
| Semi-private room  | Covered (Beacon Only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 45% cover subject to €500 excess per claim.           |
| Private room   | Semi-Private Rate (Beacon only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 35% cover subject to €500 excess per claim. |
| Day case   | €125 excess per claim  |
| Listed cardiac procedures <sup>1</sup>                     | €125 excess per claim  |
| Listed special procedures <sup>1</sup>                     | €50 excess per claim, subject to €1,000 co-payment on certain orthopaedic procedures <sup>1</sup>  |
| 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 <sup>2</sup>   |
| 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   |

|   |   |
|---|---|
| <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>Elective overseas referral:</b>  |   |
| <b>Benefit abroad for surgical procedures that are not available in Ireland</b> | Yes – up to the amount for the most similar surgical procedure to treat the same condition in Ireland |
| <b>Benefit abroad for surgical procedures that are available in Ireland</b>     | Yes - subject to level of cover available in Ireland  |
| <b>Psychiatric treatment:</b>   |   |
| <b>Not related to substance abuse</b>   | 100 days (up to the level of Hospital Cover provided under your plan)                                 |
| <b>Related to substance abuse</b>   | 91 days per 5 years (up to the level of Hospital Cover provided under your plan)                      |

|   |  |
|---|--|
| <b>Other 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>   | €50 x 14 days  |
| <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>Cancer Support Benefit (for accommodation expenses when travelling more than 50km)</b> | Up to €100 per day for up to a maximum of €1500 per calendar year  |
| <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>Medical ambulance costs</b>  | Covered (refer to Membership Handbook)   |
| <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>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                     | 75% up to €400 per visit   |
| Minor Injury Clinic Cover (Pay & Claim)       | 75% up to €400 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 screen at any centre                   | Up to €100 per annum   |
| Vasectomy (GP or Consultant)                  | Covered up to €360   |
| 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 limit per policy €4000 |                                      |
|--|--------------------------------------|
| Day to day practitioners   |                                      |
| GP visits  | €20 x 3 visits                       |
| Dentist visits   | €20 x 3 visits                       |
| Physiotherapist or Physical therapist                                      | €20 x 5 visits                       |
| Allied Health Professionals and Alternative Practitioner                   |                                      |
| Acupuncturist  | €20 x 3 combined visits <sup>3</sup> |
| Chiroprapist   | €20 x 3 combined visits <sup>3</sup> |
| Chiropractor   | €20 x 3 combined visits <sup>3</sup> |
| Dietician  | €20 x 3 combined visits <sup>3</sup> |
| Homeopath  | €20 x 3 combined visits <sup>3</sup> |
| Massage Therapist  | €20 x 3 combined visits <sup>3</sup> |
| Medical Herbalist  | €20 x 3 combined visits <sup>3</sup> |
| Occupational Therapist   | €20 x 3 combined visits <sup>3</sup> |
| Osteopath  | €20 x 3 combined visits <sup>3</sup> |
| Podiatrist   | €20 x 3 combined visits <sup>3</sup> |
| Reflexologist  | €20 x 3 combined visits <sup>3</sup> |
| Other day to day benefits  |                                      |
| Pre/Post natal medical expenses  | 50% up to €250                       |
| Consultant fees  | 50% up to €70 per visit              |

|   |  |
|---|--|
| Hearing test  | 50% up to €25 x 1  |
| Optical (eye test and/or glasses/lenses combined)   | 50% up to €25 x 1  |
| Prescriptions   | 50% up to €25 per annum  |
| Child and speech language therapist   | 50% up to €30 x 8 visits   |
| Child Psychologist  | 50% up to €30 x 8 visits   |
| Manual lymph drainage   | 50% up to €25 x 8 visits   |
| Medical and surgical appliances   | As per specified list subject to €100 excess <sup>4</sup>          |
| Emergency dental care   | Up to €250   |
| Public A & E cover  | €66 x 2 visits   |
| Psycho-oncology counseling  | 50% up to €25 x 8 visits   |
| 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> |
| <sup>1</sup> All procedure lists are 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<br><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.<br><sup>3</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.<br><sup>4</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. |  |

| MEMBER BENEFITS  |           |
|--|-----------|
| Health Screening   | Back Up   |
| Laser eye surgery  | 4 D scans |
| <b>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></b> |           |