

Health Starter

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	Semi-Private Rate
Day case	Covered
Private Hospital	
Semi-private room	50% cover
Private room	Cover for 50% of semi-private rate
Day case	50% cover
High-tech Hospital	
Semi-private room	25% cover
Private room	Cover for 25% of semi-private rate
Day case	25% cover
Listed cardiac procedures ¹	25% cover
Listed special procedures ¹	25% cover
Maternity:	
Public hospital cover for maternity	50% for 3 nights accommodation
Home births	Covered up to €400
Inpatient maternity consultant fees	€295.86
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)
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	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
Out-patient scan cover (in approved centres*):	
PET-CT*	Covered
MRI*	Covered
CT*	Covered

OUT PATIENT BENEFITS – subject to excess

Individual outpatient excess	€200
Family outpatient excess	€200 per person
Maximum amount of outpatient benefits per member per policy year	€2,500
GP Visits	€15 x 5 visits
Home Recovery Benefit	€80 x 10 days
Medical and surgical appliances	As per specified list ²
Manual lymph drainage	€50 x 5 visits
Emergency dental care	€450
Consultant fees	€50 per visit
Pathology – cost of test	50% Covered
Pathology – consultant fees	As per schedule of benefits for professional fees ³
Radiology – cost of test	50% Covered
Radiology – consultant fees	As per schedule of benefits for professional fees ³
Scans	
MRI: non approved centre	Not covered
CT: non approved centre	Not covered
PET-CT: non approved centre	Not covered

MEMBER BENEFITS

Health Screening	Allen Carr Smoking Cessation
Laser eye surgery	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 All procedure lists are available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.

² 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.

³ 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.