

# Level 2 Health Excess with Day to Day

## 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	Covered
Day case	Covered
Private Hospital	
Semi-private room	Covered subject to €125 excess (first two claims per member) and €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Private room	Covered subject to €125 excess per claim and €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Day case	Covered
High-tech Hospital	
Semi-private room	Covered (Beacon Only) subject to €125 excess (first two claims per member). Mater Private and Blackrock Clinic 60% cover subject to €125 excess per claim.
Private room	Covered (Beacon only) subject to €125 excess. Mater Private and Blackrock Clinic 50% cover subject to €125 excess per claim.
Day case	Covered (Beacon Only). Mater Private and Blackrock Clinic subject to €125 excess per claim.
Listed cardiac procedures <sup>1</sup>	Covered subject to €125 excess per claim.
Listed special procedures <sup>1</sup>	Covered (Beacon Only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 90% cover. All subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup> .
Maternity:	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount / home births	€4,000
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	€30 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>	Covered
<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 inpatient 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>	€30 x 16 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>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>Medical ambulance costs</b>	Covered (refer to Membership Handbook)
<b>Genetic Testing for Cancer Treatment Options - Foundation One CDx</b>	Covered

<b>OUT PATIENT BENEFITS – not subject to excess</b>	
<b>Nurse-on-call</b>	Covered
<b>Digital Doctor</b>	Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.
<b>Female Health Consultation</b>	50% cover x 4 consultations per year with our provider partner
<b>Minor Injury Clinic Cover</b>	75% up to €400 per visit
<b>Minor Injury Clinic Cover (Pay &amp; Claim)</b>	75% up to €400 per visit
<b>Antenatal Class</b>	€75 towards an antenatal class
<b>Maternity Mental Health Support</b>	€40 x 10 sessions with Nurture
<b>HPV Vaccine</b>	50% up to €200 per policy year
<b>Health Screen at any centre</b>	Covered up to €100 per annum
<b>Vasectomy (GP or Consultant)</b>	Covered up to €360
<b>Out-patient scan cover (in approved centres):</b>	
<b>PET-CT</b>	Covered
<b>MRI</b>	Covered
<b>CT</b>	Covered

OUT PATIENT BENEFITS – subject to excess	
Individual outpatient excess	€125 excess
Maximum amount of outpatient benefits per member per policy year	€2,500
Public A & E cover	€60 x 3 visits
Home Recovery Benefit	€80 x 10 days
Pre/Post natal medical expenses	€400
Medical and surgical appliances	As per specified list <sup>3</sup>
Manual lymph drainage	€50 x 5 visits
Psycho oncology counselling	€40 x 5 visits
Emergency dental care	€500
Consultant fees	€60 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>
Scans	
MRI: non approved centre	€350
CT: non approved centre	€200
PET-CT: non approved centre	Not covered

## DAY TO DAY BENEFITS

### Day to day practitioners:

<b>GP visits</b>	€30 x 4 visits
<b>Dentist visits</b>	€30 x 4 visits
<b>Physiotherapist or Physical therapist</b>	€30 x 6 visits

### Allied Health Professionals and Alternative Practitioners

<b>Acupuncturist</b>	€30 x 4 combined visits <sup>4</sup>
<b>Chiroprapist</b>	€30 x 4 combined visits <sup>4</sup>
<b>Chiropractor</b>	€30 x 4 combined visits <sup>4</sup>
<b>Dietician</b>	€30 x 4 combined visits <sup>4</sup>
<b>Homeopath</b>	€30 x 4 combined visits <sup>4</sup>
<b>Massage therapist</b>	€30 x 4 combined visits <sup>4</sup>
<b>Medical herbalist</b>	€30 x 4 combined visits <sup>4</sup>
<b>Occupational therapist</b>	€30 x 4 combined visits <sup>4</sup>
<b>Osteopath</b>	€30 x 4 combined visits <sup>4</sup>
<b>Podiatrist</b>	€30 x 4 combined visits <sup>4</sup>
<b>Voice coaching</b>	€30 x 4 combined visits <sup>4</sup>
<b>Reflexologist</b>	€30 x 4 combined visits <sup>4</sup>

### Other day to day benefits

<b>Orthotic soles</b>	€40 every 2 years
<b>Consultant fees</b>	€50 x 2
<b>Child speech and language therapist</b>	€30 x 10 visits
<b>Child Psychology</b>	€30 x 10 visits

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

<b>Health Screening</b>	<b>Back Up</b>
<b>Laser eye surgery</b>	<b>Allen Carr Smoking Cessation</b>

**For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of [www.irishlifehealth.ie](http://www.irishlifehealth.ie)**

<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.