

Business Plan Extra

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	€75 excess per claim; subject to €1,000 co-payment on certain orthopaedic procedures ¹
Private room	Semi-private rate + €75 excess per claim; subject to €1,000 co-payment on certain orthopaedic procedures ¹
Day case	€75 excess per claim
High-tech Hospital	
Semi-private room	Covered (Beacon Only) subject to €75 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 €75 excess per claim. Mater Private and Blackrock Clinic 35% cover subject to €500 excess per claim.
Day case	€75 excess per claim
Listed cardiac procedures ¹	€50 excess per claim
Listed special procedures ¹	€50 excess per claim; subject to €1,000 co-payment on certain orthopaedic procedures ¹
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
Breast feeding consultancy	€25 x 2 sessions
Partner benefit	€50 x 2 days 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 not available in Ireland	Yes – up to the amount for the most similar surgical procedure to treat the same condition in Ireland
Benefit abroad for surgical procedures that are available in Ireland	Yes - subject to level of cover available in Ireland
Psychiatric treatment:	
Not related to substance abuse	100 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 for 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 €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 vaccinations: €50 per year
Health screen at any centre	€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 €4,000	
Day to day practitioners	
GP visits	50% up to €30 x 25 visits
Dentist visits	50% up to €30 x 25 visits
Physiotherapist or Physical therapist	50% up to €30 x 29 visits
Allied Health Professionals and Alternative Practitioners	
Acupuncturist	50% up to €30 x 24 combined visits ³
Chiroprapist	50% up to €30 x 24 combined visits ³
Chiropractor	50% up to €30 x 24 combined visits ³
Dietician	50% up to €30 x 24 combined visits ³
Homeopath	50% up to €30 x 24 combined visits ³
Massage Therapist	50% up to €30 x 24 combined visits ³
Medical Herbalist	50% up to €30 x 24 combined visits ³
Occupational Therapist	50% up to €30 x 24 combined visits ³
Osteopath	50% up to €30 x 24 combined visits ³
Podiatrist	50% up to €30 x 24 combined visits ³
Reflexologist	50% up to €30 x 24 combined visits ³
Other day to day benefits	
Pre/Post-natal medical expenses	50% up to €250
Prescriptions	50% up to €25 per annum
Hearing test	50% up to €25 x 1 visit

Optical (eye test and/or glasses/lenses combined)	50% up to €25 x 1 visit
Child speech and language therapist	50% up to €30 x 8 visits
Child Psychologist	50% up to €30 x 8 visits
Consultant fees	50% up to €70 per visit
Manual lymph drainage	50% up to €25 x 8 visits
Medical and surgical appliances	As per specified list subject to €100 excess ⁴
Emergency dental care	Up to €250
Psycho-oncology counselling	50% up to €25 x 8 visits
Public A & E cover	€66 x 2 visits
Pathology-cost of test	50% Cover
Pathology consultant fees	50% as per schedule of benefit for professional fees ²
Radiology - cost of test	50% Cover
Radiology consultant fees	50% as per schedule of benefit 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. ³ 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. ⁴ 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.	

MEMBER BENEFITS	
Health Screening	Back Up
Laser eye surgery	4 D scans
For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of www.irishlifehealth.ie	