

# Optimise Silver

## 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
Private room	Covered
Day case	Covered
High-tech Hospital	
Semi-private room	Covered (Beacon only). Mater Private and Blackrock Clinic 55% cover.
Private room	Covered (Beacon Only). Mater Private and Blackrock Clinic 40% cover.
Day case	Covered
Listed cardiac procedures <sup>1</sup>	Covered
Listed special procedures <sup>1</sup>	Covered (Beacon Only). Mater Private and Blackrock Clinic 90% cover.
Maternity:	
Public hospital cover for maternity	3 nights accommodation
Home births	Covered up to €3,450
Grant-in-aid amount	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	€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
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:	

<b>Benefit abroad for surgical procedures that are available in Ireland</b>	Yes - subject to level of cover available in Ireland
<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>Psychiatric treatment:</b>	
<b>Not related to substance abuse</b>	180 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>	€50 x 16 days
<b>Child home nursing</b>	€100 x 14 days (following an inpatient stay of minimum 5 days)
<b>Parent accompanying child</b>	€40 x 14 days (not payable for the first 3 days)
<b>Post operative home help</b>	3 x 3 hour cleaning sessions
<b>Alternative amount for post operative home help</b>	€120
<b>Cancer Support Benefit (for accommodation expenses when travelling more than 50km)</b>	Up to €100 per day 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>	Yes
<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 €500 per visit
<b>Minor Injury Clinic Cover (Pay &amp; Claim)</b>	75% up to €500 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 €200 per annum
<b>Vaccinations: Travel only</b>	€50 per year
<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	
Family outpatient excess	€1 per person
Maximum amount of outpatient benefits per member per policy year	€4,000
A&E Cover (in choice of High Tech, Private and Public Hospitals)	€75 contribution towards A&E visit in any hi-tech, private or public hospital once per policy year
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	€40 x 5 visits
Psycho oncology counselling	€40 x 5 visits
Emergency dental care	€450
Consultant fees	€75 per visit, unlimited
Pathology – cost of test	Covered
Pathology – consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
Radiology – cost of test	Covered
Radiology – consultant fees	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
MEMBER BENEFITS	
International Second Opinion Service	Back Up
Laser eye surgery	Health Screening
<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>	
<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.	
<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.	
<sup>3</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.	