

Teachers Complete

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	Covered subject to €150 excess (first two claims per member) and €2,000 co-payment on certain orthopedic procedures ⁽¹⁾
Private room	Covered subject to €150 excess (first two claims per member) and €2,000 co-payment on certain orthopedic procedures ⁽¹⁾
Day case	Covered subject to €150 excess per claim
High-tech Hospital	
Semi-private room	Covered (Beacon only) subject to €150 excess (first two claims per member). Mater Private and Blackrock Clinic 50% cover subject to €150 excess per claim. All subject to €2,000 co-payment on certain cardiac and orthopaedic procedures. ⁽¹⁾
Private room	Covered (Beacon only) subject to €150 excess (first two claims per member). Mater Private and Blackrock Clinic 50% cover subject to €150 excess per claim. All subject to €2,000 co-payment on certain cardiac and orthopaedic procedures. ⁽¹⁾
Day case	Covered subject to €150 excess per claim and €2,000 co-payment on certain cardiac procedures ⁽¹⁾
Listed cardiac procedures ⁽¹⁾	Covered subject to €150 excess per claim
Listed special procedures ⁽¹⁾	€150 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾
Maternity:	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount / home births	€4,500
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ⁽²⁾
Postnatal Domestic Support	2 x 3 hour cleaning sessions
Postnatal Doula Support	1 x 3 hour session with postnatal supporter
Home Early Support following 1 night stay in hospital	2 hours midwife and 3 x 3 hours with postnatal supporter
Home Early Support following 2 nights stay in hospital	1 hour midwife and 2 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
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 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	€30 x 16 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)
Public Hospital Levy	Levy no longer charged
Inpatient Support Benefit (for travel/accommodation expenses when travelling more than 50km)	€50 x 10 visits (subject to €1 excess)
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
Medicall Ambulance Ltd 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	70% up to €200 per visit
Minor Injury Clinic Cover (Pay & Claim)	70% up to €200 per visit
Antenatal Class	€50 towards an antenatal class
Maternity Mental Health Support	€40 x 8 sessions with Nurture
HPV Vaccine	50% up to €200 per policy year
Health Screening	Covered up to €100 towards Specified Fertility Assessments or Sexual Health Screening once per policy year
Vaccinations: Travel or Flu	€100 per annum
Prescription Costs	€30 towards prescribed contraceptives per year
Voice coaching	€30 x 5 visits or €150 per year for a day course or seminar delivered by a trained voice coach
Orthotic Insoles	€40 every 2 years
Out-patient scan cover (in approved centres):	
MRI Scan: Approved Centre	Covered
CT Scan: Approved Centre	Covered
PET-CT Scan: Approved Centre	Covered
OUT PATIENT BENEFITS – subject to excess	
Individual outpatient excess	€125 per person excess
Maximum amount of outpatient benefits per member per policy year	€5,000
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 ⁽³⁾
Manual lymph drainage	€50 x 5 visits
Psycho oncology counseling	€40 x 5 visits
Emergency dental care	€500
Consultant fees	€60 per visit
Pathology – cost of test	50% cover
Pathology – consultant fees	50% as per schedule of benefits for professional fees ⁽²⁾
Radiology – cost of test	50% cover
Radiology – consultant fees	50% as per schedule of benefits for professional fees ⁽²⁾
Scans	
MRI Scan: non approved centre	Not covered
CT Scan: non approved centre	Not covered
PET-CT Scan: non approved centre	Not covered

MEMBER BENEFITS	
Allen Carr Smoking Cessation	Back up
Laser Eye Surgery	Health Screening
For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of www.irishlifehealth.ie	

¹All 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.

³The medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.