

# Health Plan 01

## 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	€125 excess (first two claims per member); subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Private room	Covered subject to €50 per night excess; subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Day case	€125 excess per claim
High-tech Hospital	
Semi-private room	Covered (Beacon Only) subject to €125 excess (first two claims per member). Mater Private and Blackrock Clinic 45% cover subject to €500 excess per claim.
Private room	Covered (Beacon only) subject to €50 nightly excess. Mater Private and Blackrock Clinic 35% cover subject to €500 excess per claim.
Day case	€125 excess per claim
Listed cardiac procedures <sup>1</sup>	€125 excess per claim
Listed special procedures <sup>1</sup>	€50 excess per claim; 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	Covered up to €3,450
Home birth	Covered up to €3,450
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
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	€25 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

<b>GentleBirth App</b>	See handbook for details
<b>Emergency Inpatient Treatment Abroad and related benefits:</b>	
<b>Hospital bill for inpatient treatment</b>	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>	Yes
<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>	€50 x 14 days
<b>Child home nursing</b>	€100 x 14 days (following inpatient stay of minimum 5 days)
<b>Parent accompanying child</b>	€40 x 14 days (not payable for the first 3 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

OUT PATIENT BENEFITS – not subject to excess	
Nurse-on-call	Yes
Digital Doctor	Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> 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
Vaccinations: Travel only	€50 per year
Health screen at any centre	Up to €100 per annum
Vasectomy (GP or Consultant)	Covered up to €360
Out-patient scan cover (in approved centres):	
PET-CT	Covered
MRI	Covered
CT	Covered

OUT PATIENT BENEFITS – subject to excess	
Individual excess	Outpatient: €100 excess
Maximum amount of outpatient benefits per member per policy year	€4,000
Consultant fees	€55 per visit
Psycho-oncology counselling	€40 x 5 visits
Public A & E cover	€66 x 2 visits
Home Recovery Benefit	€80 x 10 days
Pre/Post-natal medical expenses	€400
Emergency dental care	€450
Manual lymph drainage	€40 x 5 visits
Medical and surgical appliances	As per specified list <sup>3</sup>
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

DAY TO DAY BENEFITS- subject to €1 excess	
Hearing test	50% up to €25 x 1 visit
Optical (eye test and/or glasses/lenses combined)	50% up to €25 x 1 visit
Prescriptions	50% up to €25 per annum
Child and speech language therapist	50% up to €30 x 8 visits
Child Psychology	50% up to €30 x 8 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.	
<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.	

MEMBER BENEFITS	
Health Screening	Back Up
Laser eye surgery	International Second Opinion Service
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>	