

# 4D Evolution

## Table of Cover effective from 1<sup>st</sup> September 2023

You should read this table of cover along with the Tailored 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 A in Part 12 of your Tailored 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 €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Private room	Covered subject to €50 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Day case	Covered
High-tech Hospital	
Semi-private room	Covered (Beacon Only). Mater Private and Blackrock Clinic 50% cover
Private room	Covered (Beacon only) subject to €50 excess per claim. 50% Cover in Blackrock Clinic and Mater Private
Day case	Covered
Listed cardiac procedures <sup>1</sup>	Covered
Listed special procedures <sup>1</sup>	Covered subject to €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
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
Home birth	Covered up to €4,000
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	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>Post Operative Home Help</b>	2 x 3 hour cleaning sessions
<b>Convalescence benefits</b>	€50 x 15 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>	Covered up to €120,000 per lifetime
<b>Hormone Replacement Therapy for Gender Dysphoria</b>	50% up to €750 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>Mental Health Guide</b>	Covered (refer to Membership Handbook)
<b>Medical ambulance</b>	Covered (refer to membership handbook)
<b>Genetic Testing for Cancer Treatment Options - Foundation One CDx</b>	Covered
<b>OUTPATIENT 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>Fertility benefit</b>	50% cover up to a max of €1,500 for IVF, IUI, ICSI. Once per lifetime.
<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>HPV Vaccine</b>	50% up to €200 per policy year
<b>Out-patient maternity consultant fees</b>	€600
<b>Menopause Benefit</b>	100% cover for initial consultation (up to €250) and 75% cover for follow up review consultation
<b>Menopause Mental Health Support</b>	€40 x 10 sessions with Nurture
<b>Nutrition Recovery Benefit</b>	€50 contribution
<b>Health screening &amp; allergy testing</b>	Up to €200 per policy year
<b>Psychotherapy and counselling benefit (including practitioners at the Dean Clinic)</b>	75% up to 12 visits capped at €1,250 per policy year
<b>Cardiac Screening</b>	€50 contribution
<b>Dexa Scan</b>	First visit fully covered
<b>Mammogram</b>	First visit fully covered
<b>Out-patient scan cover (in approved centres)</b>	
<b>PET-CT</b>	Covered
<b>MRI</b>	Covered
<b>CT</b>	Covered
<b>OUTPATIENT BENEFITS – subject to excess</b>	
<b>Individual excess</b>	€1
<b>Maximum amount of outpatient benefits per member per policy year</b>	€5000
<b>Consultant fees</b>	75% per visit, unlimited
<b>Public A &amp; E cover</b>	50% up to €50 per visit
<b>Psycho-oncology counselling</b>	50% up to €25 x 8 visits
<b>Manual lymph drainage</b>	50% up to €25 x 5 visits
<b>Home Recovery Benefit</b>	€80 x 10 days
<b>Child Development Benefit</b>	75% up to €500 for a developmental / neurodevelopmental assessment
<b>Emergency dental care</b>	Up to €250
<b>Medical and surgical appliances</b>	As per specified list <sup>3</sup> (subject to €100 excess)
<b>Pathology-cost of test</b>	50% Covered
<b>Pathology consultant fees</b>	50% As per schedule of benefits for professional fees <sup>2</sup>

<b>Radiology - cost of test</b>	50% Covered
<b>Radiology consultant fees</b>	50% As per schedule of benefits for professional fees <sup>2</sup>
<b>DAY TO DAY BENEFITS</b>	
<b>Individual Day-to-day excess</b>	€1
<b>Day to day Practitioners</b>	
<b>GP visits</b>	75% of each visit
<b>Dentist Visits (Routine Treatment)</b>	50% up to €50 per policy year
<b>Dentist Visits (Non Routine Treatment)</b>	75% up to €300 per policy year
<b>Physiotherapist or Physical therapist</b>	75% x 20 visits
<b>Allied Health Professionals and Alternative Practitioners</b>	
<b>Acupuncturist</b>	50% x 15 combined visits <sup>4</sup>
<b>Chiropractor</b>	50% x 15 combined visits <sup>4</sup>
<b>Massage therapist</b>	50% x 15 combined visits <sup>4</sup>
<b>Osteopath</b>	50% x 15 combined visits <sup>4</sup>
<b>Reflexologist</b>	50% x 15 combined visits <sup>4</sup>
<b>Reiki practitioner</b>	50% x 15 combined visits <sup>4</sup>
<b>Other day to day benefits</b>	
<b>Chiropodist Visits</b>	50% x 15 combined visits <sup>4</sup>
<b>Psychologist</b>	€25 x 10 visits
<b>Dietician Visits</b>	50% x 15 combined visits <sup>4</sup>
<b>Hearing test</b>	50% up to €40 per policy year
<b>Nutritionist Visits</b>	50% x 15 combined visits <sup>4</sup>
<b>Occupational therapist Visits</b>	50% x 15 combined visits <sup>4</sup>
<b>Optical (eye test and/or glasses/lenses combined)</b>	50% up to €150 per policy year
<b>Orthoptist Visits</b>	50% x 15 combined visits <sup>4</sup>
<b>Podiatrist Visits</b>	50% x 15 combined visits <sup>4</sup>
<b>Prescriptions</b>	€20 x 5 prescriptions
<b>Speech therapist</b>	50% x 15 combined visits <sup>4</sup>
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.	

## Personalised Packages

Choice of 4 Personalised Packages from range of 8

## MEMBER BENEFITS

International Second Opinion Service

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](http://www.irishlifehealth.ie)**

## Footnotes

- (1) 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.
- (2) 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.
- (3) 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.
- (4) 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.