

# Future Focus 500

## 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 2022, 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 2 in Part 12 of your Health Plans membership handbook.

IN PATIENT BENEFITS	
Hospital cover:	
Consultants fees (In selected hospitals only)	Covered
Inpatient scans (In selected hospitals only)	Covered
Public Hospital (In selected hospitals only)	
Semi-private room	Covered
Private room	Covered
Day case	Covered
Private Hospital (In selected hospitals only)	
Semi-private room	Covered subject to €500 excess per claim and €2,000 co-payment on certain cardiac <sup>1</sup> & orthopedic procedures
Private room	Covered subject to €500 excess per claim and €2,000 co-payment on certain cardiac <sup>1</sup> & orthopedic procedures
Day case	Covered subject to €150 excess per claim and €2,000 co-payment on certain cardiac <sup>1</sup> procedures
High-tech Hospital (In selected hospitals only)	
Semi-private room	Covered subject to €500 excess per claim and €2,000 co-payment on certain cardiac <sup>1</sup> & orthopedic procedures
Private room	Covered subject to €500 excess per claim and €2,000 co-payment on certain cardiac <sup>1</sup> & orthopedic procedures
Day case	Covered subject to €150 excess per claim and €2,000 co-payment on certain cardiac <sup>1</sup> procedures
Listed Cardiac Procedures <sub>1</sub>	Covered subject to €500 excess per claim and €2,000 co-payment on certain cardiac procedures <sub>1</sub>
Listed Special Procedures <sub>1</sub>	Covered subject to €500 excess per claim and €2,000 co-payment on certain cardiac & orthopedic procedures <sub>1</sub>
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 <sup>2</sup>
Postnatal Domestic Support	2 x 3 hour cleaning sessions
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 for your listed hospitals)

<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>	€30 x 16 days
<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>Child home nursing care</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>Public Hospital Levy</b>	Levy no longer charged
<b>Inpatient Support Benefit (for travel expenses when travelling more than 50km)</b>	€50 x 10 visits (subject to €1 excess)
<b>Medicall Ambulance Ltd 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>	70% up to €200 per visit
<b>Minor Injury Clinic Cover (Pay &amp; Claim)</b>	70% up to €200 per visit
<b>Antenatal Class</b>	€30 towards an antenatal class
<b>Maternity Mental Health Support</b>	€40 x 5 sessions with Nurture
<b>HPV Vaccine</b>	50% up to €200 per policy year
<b>Health Screening</b>	Covered up to €100 towards Specified Fertility Assessments or Sexual Health Screening once per policy year
<b>Prescription Costs</b>	€30 towards prescribed contraceptives 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	
Individual outpatient excess	€100 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 <sup>3</sup>
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 <sup>2</sup>
Radiology – cost of test	50% cover
Radiology – consultant fees	50% as per schedule of benefits for professional fees <sup>2</sup>
Scans	
MRI: non approved centre	Not covered
CT: non approved centre	Not covered
PET-CT: non approved centre	Not covered

MEMBER BENEFITS	
Back up	Maternity Scans
International Second Opinion Service	Laser eye surgery
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>	
<sup>1</sup> The list of cardiac procedures 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>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.	