

# Day2Day Focus

## 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 4 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 Hospitals (In selected hospitals only)	
Semi-private room	Not covered on this plan
Private room	Not covered on this plan
Day case	Not covered on this plan
High-tech Hospitals (In selected hospitals only)	
Semi-private room	Not covered on this plan
Private room	Not covered on this plan
Day case	Not covered on this plan
Listed cardiac procedures	Not covered on this plan
Listed special procedures	Not covered on this plan
Maternity:	
Public hospital cover for maternity	€400 public hospital only
Inpatient maternity consultant fees	Up to €300
Post natal home help (PNHH)	Not covered on this plan
GentleBirth App	See handbook for details
Emergency Inpatient Treatment Abroad and related benefits:	
Hospital bill for inpatient treatment	Covered up to €55,000
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	120 days (up to the level of Hospital Cover provided under your plan for your listed hospitals)
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	€26 x 15 days
Public Hospital Levy	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>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>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>HPV Vaccine</b>	50% up to €200 per policy year
<b>Out-patient scan cover (in approved centres):</b>	
<b>PET-CT</b>	Covered
<b>MRI</b>	Covered
<b>CT</b>	Covered

<b>OUT PATIENT BENEFITS – subject to excess</b>	
<b>Individual outpatient excess</b>	€100 per person excess
<b>Maximum amount of outpatient benefits per member per policy year</b>	€2,500
<b>Home Recovery Benefit</b>	€80 x 10 days
<b>Medical and surgical appliances</b>	As per specified list <sup>1</sup>
<b>Manual lymph drainage</b>	€50 x 5 visits
<b>Emergency dental care</b>	€450
<b>Consultant fees<sup>3</sup></b>	€50 per visit
<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>Scans</b>	
<b>MRI: non approved centre</b>	Not covered
<b>CT: non approved centre</b>	Not covered
<b>PET-CT: non approved centre</b>	Not covered

DAY TO DAY BENEFITS	
Day to day practitioners:	
GP visits	€40 x 4 visits
Dentist visits	€30 x 4 visits
Physiotherapist or Physical therapist	€30 x 6 visits
Allied Health Professionals and Alternative Practitioners	
Acupuncturist	€30 x 4 combined visits <sup>4</sup>
Chiropodist	€30 x 4 combined visits <sup>4</sup>
Chiropractor	€30 x 4 combined visits <sup>4</sup>
Dietician	€30 x 4 combined visits <sup>4</sup>
Homeopath	€30 x 4 combined visits <sup>4</sup>
Massage therapist	€30 x 4 combined visits <sup>4</sup>
Medical herbalist	€30 x 4 combined visits <sup>4</sup>
Occupational therapist	€30 x 4 combined visits <sup>4</sup>
Osteopath	€30 x 4 combined visits <sup>4</sup>
Podiatrist	€30 x 4 combined visits <sup>4</sup>
Reflexologist	€30 x 4 combined visits <sup>4</sup>
Other day to day benefits	
Consultant fees	€50 x 2

MEMBER BENEFITS	
Back up	Health Screening
<p><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></p>	
<p><sup>1</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.</p>	
<p><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.</p>	
<p><sup>3</sup> Please note that these 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.</p>	
<p><sup>4</sup> 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.</p>	
<p>All claims for outpatient scans and treatments carried out in a private or high-tech hospital will be capped at 66% of the total cost up to the benefit level listed on your table of cover.</p>	