HealthGuide 4

Effective from 1st July 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



GentleBirth App

H Hospital Cover

Inpatient Consultant fees and Inpatient Scans are fully covered

Benefits	Public Hospital	Private Hospital	High-tech Hospital
Semi Private Room	Covered	Covered subject to €2,000 co- payment on certain orthopaedic procedures ¹	Covered (Beacon only). Mater Private and Blackrock Clinic covered subject to €250 exces per claim.
Private Room	Covered	Covered subject to €2,000 co- payment on certain orthopaedic procedures ¹	Covered (Beacon only). Mater Private and Blackrock Clinic covered subject to €250 exces per claim.
Day Case	Covered	Covered	Covered
Listed Cardiac Procedures ¹	-	-	Covered
Listed Special Procedures ¹	-	-	Covered subject to €2,000 co- payment on certain orthopaec procedures ¹

Maternity Public hospital cover for 3 nights accommodation maternity Inpatient maternity consultant As per schedule of benefits for fees professional fees2 Home birth Covered up to €4,000 Postnatal Domestic Support 3 x 3 hour cleaning sessions 2 x 3 hour sessions with Postnatal Doula Support postnatal supporter Home Early Support following 1 3 hours midwife and 3 x 4 hours night stay in hospital with postnatal supporter Home Early Support following 2 2 hour midwife and 3 x 3 hours nights stay in hospital with postnatal supporter €50 x 2 days travel, Partner benefit accommodation & child minding expenses Hamper and 30 minute phone Welcome Home Food Hamper consultation with a nutritionist

© Emergency Inpatient Treatment Abroad and related benefits		
Hospital bill for inpatient treatment	Covered up to €100,000	
Out-patient A&E Abroad	75% up to €1,000	
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	

See handbook for details

Elective overseas referral

Benefit abroad for surgical procedures that are not available in Ireland	Yes - up to the amount for the most similar surgical procedure to treat the same condition in Ireland
Benefit abroad for surgical procedures that are available in Ireland	Yes - subject to level of cover available in Ireland

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)

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
Child Home Nursing	€100 x 14 days (following an inpatient stay of minimum 5 days)
Parent accompanying child	€40 x 14 days (not payable for the first 3 days)
Post Operative Home Help	2 x 3 hour cleaning sessions
Cancer Support Benefit (for accommodation expenses when travelling more than 50km)	Up to €100 per day up to a maximum of €1500 per calendar year
Gender Affirmation Benefit	Covered up to €120,000 per lifetime
Hormone Replacement Therapy for Gender Dysphoria	Covered up to €1000 per lifetime
Genetic Testing: Initial consultation	75% 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
Mental Health Guide	Covered (refer to Membership Handbook)
Medicall ambulance costs	Covered (refer to Membership Handbook)
Genetic Testing for Cancer Treatment Options - Foundation One CDx	Covered



Out-patient Benefits

Out-patient Benefits not subject to excess

Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Female Health Consultation	50% cover x 4 consultations per year with our provider partner

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	CT Scan: approved centre	Covered
PET-CT Scan: approved centre Covered	Fitness Wearables	€50 contribution
	PET-CT Scan: approved centre	Covered

Out-patient Benefits subject to excess

Outpatient excess per person	€1
Maximum amount of outpatient benefits per member per policy year	€5000
Consultant fees	75% per visit, unlimited

Child Development Benefit	Covered up to €1,000 for a developmental / neurodevelopmental assessment
A&E Cover (in choice of High Tech, Private and Public Hospitals)	Covered up to €100 per visit
Psycho-oncology Counselling	€25 x 8 visits
Manual Lymph Drainage	€25 x 5 visits
Home Recovery Benefit	€80 x 10 days
Emergency Dental Care	€750
Medical and surgical appliances	As per specified list (subject to €50 excess) ³
Breast prosthesis or wig (following cancer treatment)	First breast prosthesis and wig covered, subsequent claims covered as per specified \mbox{list}^3
Eyebrow tattooing (following cancer treatment)	Covered up to €100 once per policy year
Post cancer treatment sleeping caps	Covered up to €60 once per policy year
Pathology: Cost of test	Covered
Pathology: Consultant fees	50% as per schedule of benefits for professional fees ²
Radiology: Cost of test	Covered
Radiology: Consultant fees	50% as per schedule of benefits for professional fees ²



Day to Day Benefits

Day to	Dav	Benefits subject to excess
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Individual Day-to-day excess €1

Day to Day Practitioners

GP Visits	75% of each visit
Dentist Visits	75% up to €400 per policy year
Physiotherapist or Physical therapist	€50 x 15 visits

Allied Health Professionals and

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Acupuncturist	75% x 20 combined visits ⁴
Chiropractor	75% x 20 combined visits ⁴
Massage therapist	75% x 20 combined visits ⁴
Osteopath	75% x 20 combined visits ⁴
Reflexologist	75% x 20 combined visits ⁴
Reiki practitioner	75% x 20 combined visits ⁴

(+) Other Day-to-day Benefits

Fertility benefit	Covered up to a max of €2,500 for IVF, IUI, ICSI. Twice per lifetime
Chiropodist Visits	75% x 20 combined visits ⁴
Dietician Visits	75% x 20 combined visits ⁴
Nutritionist Visits	75% x 20 combined visits ⁴
Occupational therapist Visits	75% x 20 combined visits ⁴
Orthoptist Visits	75% x 20 combined visits ⁴
Podiatrist Visits	75% x 20 combined visits ⁴
Speech Therapist	75% x 20 combined visits ⁴
Psychologist	€100 x 10 visits
Child/Teen Counselling	50% up to €60 x 8 visits
Hearing Test	Up to €50 x 1
Optical (eye test and/or glasses/lenses combined)	75% up to €250 per policy year

Prescriptions €30 x 5 prescriptions

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.



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

 $^{^{1} \, \}text{All procedure lists are available on www.irishlifehealth.ie} \, \text{or available on request by calling Irish Life Health on 01\,562\,5100}.$

² The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.

³ The medical and surgical appliances list is available on 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.