

Family Value Plan

Table of Cover effective from 1st 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. 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 | |
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| Hospital cover: | |
| Consultants fees | Covered |
| Inpatient scans | Covered |
| Public Hospital | |
| Semi-private room | Covered |
| Private room | Semi Private rate |
| Day case | Covered |
| Private Hospital | |
| Semi-private room | Covered subject to €250 excess (first two claims per member) subject to a €2,000 co-payment on certain orthopaedic procedures ¹ |
| Private room | Covered at semi-private rate subject to €250 excess (first two claims per member) subject to a €2,000 co-payment on certain orthopaedic procedures ¹ |
| Day case | Covered; subject to €50 excess |
| High-tech Hospital | |
| Semi-private room | 25% cover |
| Private room | Cover for 25% of semi-private rate |
| Day case | Covered; subject to €50 excess |
| Listed cardiac procedures ¹ | 90% cover subject €250 excess |
| Listed special procedures ¹ | 90% cover subject to €250 excess and €2,000 co-payment on certain orthopaedic procedures ¹ |
| Maternity: | |
| Public hospital cover for maternity | 3 nights accommodation |
| Grant-in-aid amount | €4000 |
| Home birth | €4000 |
| Inpatient maternity consultant fees | As per schedule of benefits for professional fees ² |
| Postnatal Domestic Support | 3 x 3 hour cleaning sessions |
| Postnatal Doula Support | 2 x 3 hour sessions with postnatal supporter |
| Home Early Support following 1 night stay in hospital | 2 hours midwife and 3 x 4 hours with postnatal supporter |
| Home Early Support following 2 nights stay in hospital | 1 hour midwife and 3 x 3 hours with postnatal supporter |
| 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 |
| Elective overseas referral: | |

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| 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 |
| Psychiatric treatment: | |
| 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) |

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| 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 | €30 x 16 days |
| Cancer Support Benefit (for accommodation expenses when travelling more than 50km) | Up to €100 per day for up to a maximum of €1500 per calendar year |
| Gender Affirmation Benefit | 50% up to €10,000 per lifetime |
| Genetic Testing: Initial consultation | 50% 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 |
| 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) |
| Medical ambulance costs | Covered (refer to Membership Handbook) |
| Genetic Testing for Cancer Treatment Options - Foundation One CDx | Covered |

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| OUT PATIENT BENEFITS – not subject to excess | |
| Nurse-on-call | Yes |
| Digital Doctor | Unlimited. See irishlifehealth.ie for further information. |
| Female Health Consultation | 50% cover x 4 consultations per year with our provider partner |
| Minor Injury Clinic Cover | 75% up to €400 per visit |
| Minor Injury Clinic Cover (Pay & Claim) | 75% up to €400 per visit |
| Antenatal Class | €75 towards an antenatal class |
| Maternity Mental Health Support | €40 x 10 sessions with Nurture |
| HPV Vaccine | 50% up to €200 per policy year |
| Health screen at any centre | Covered up to €100 per annum |
| Paediatrician Benefit | €50 per child per annum |
| Child Speech and Language Therapist | €30 x 5 visits |
| Child Psychology | €30 x 5 visits |

| Out-patient scan cover (in approved centres): | |
|---|---------|
| PET-CT | Covered |
| MRI | Covered |
| CT | Covered |

| OUT PATIENT BENEFITS – subject to excess | |
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| Individual outpatient excess | €125 excess |
| Maximum amount of outpatient benefits per member per policy year | €2,500 |
| 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 ³ |
| Manual lymph drainage | €50 x 5 visits |
| Psycho-Oncology Counselling | €40 x 5 visits |
| Emergency dental care | €500 |
| Consultant fees | €60 x 8 visits |
| Pathology – cost of test | 50% cover |
| Pathology – consultant fees | 50% as per schedule of benefits for professional fees ² |
| Radiology – cost of test | 50% cover |
| Radiology – consultant fees | 50% as per schedule of benefits for professional fees ² |
| Scans | |
| MRI: non approved centre | €350 |
| CT: non approved centre | €200 |
| PET-CT: non approved centre | Not covered |

| MEMBER BENEFITS | |
|---|-------------------------------------|
| Health Screening | Back Up |
| Laser eye surgery | Allen Carr Smoking Cessation |
| For full details on the above and all member benefits available to you please visit the ‘Member Benefits’ section of www.irishlifehealth.ie | |
| ¹ All procedure lists are available on 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 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. | |

