

Business Plan Choice

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	
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	€125 excess per claim; subject to €1,500 co-payment on certain orthopaedic procedures ¹
Private room	Semi-private rate + €125 excess per claim; subject to €1,500 co-payment on certain orthopaedic procedures ¹
Day case	Covered subject to €75 excess
High-tech Hospital	
Semi-private room	Covered (Beacon Only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 50% cover
Private room	Semi-Private Rate (Beacon only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 50% of semi-private rate
Day case	Covered subject to €75 excess
Listed cardiac procedures ¹	€100 excess per claim
Listed special procedures ¹	€50 excess per claim; subject to €1,500 co-payment on certain orthopaedic procedures ¹
Maternity:	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount / home births	Covered up to €3,450
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
Breastfeeding Consultancy	€25 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	Covered
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
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)
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	€50 x 14 days
Child home nursing care	€100 x 14 days (following inpatient stay of minimum 5 days)
Parent accompanying child	€40 x 14 days (not payable for the first 3 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
Medical ambulance costs	Covered (refer to Membership Handbook)
Genetic Testing for Cancer Treatment Options - Foundation One CDx	Covered
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
Vaccinations: Travel Only	€50 per year
Health screen at any centre	Up to €100 per annum
Vasectomy (GP or Consultant)	Covered up to €360
Out-patient scan cover (in approved centres):	

PET-CT	Covered
MRI	Covered
CT	Covered
OUT PATIENT BENEFITS – subject to excess	
Individual excess	Outpatient: €125 excess
Maximum amount of outpatient benefits per member per policy year	€4,000
Consultant fees	€55 per visit
Psycho-oncology counselling	€40 x 5 visits
Public A & E cover	€66 x 2 visits
Home Recovery Benefit	€80 x 10 days
Pre/Post natal medical expenses	€400
Emergency dental care	€450
Manual lymph drainage	€40 x 5 visits
Medical and surgical appliances	As per specified list ³
Pathology-cost of test	Covered
Pathology consultant fees	As per schedule of benefits for professional fees ²
Radiology - cost of test	Covered
Radiology consultant fees	As per schedule of benefits for professional fees ²
Outpatient scans (in non-approved centres)	
MRI: non approved centre	€350
CT: non approved centre	€200
PET-CT: non approved centre	Not covered

DAY TO DAY BENEFITS –	
Day to day excess	€1
Hearing test	50% up to €25 x 1
Optical (eye test and/or glasses/lenses combined)	50% up to €25 x 1
Prescriptions	50% up to €25 per annum
Child and speech language therapist	50% up to €30 x 8 visits
Child Psychologist	50% up to €30 x 8 visits
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.	

MEMBER BENEFITS	
Health Screening	Back Up
Laser eye surgery	4 D scans
For full details on the above and all member benefits available to you please visit the ‘Member Benefits’ section of www.irishlifehealth.ie	

