

Health Active

Table of Cover effective from 1st April 2024

You should read this table of cover along with the Tailored Health Plans membership handbook effective from April 2024, which you can find on irishlifehealth.ie/more-info. The hospitals and treatment centres covered on this plan are set out in List A in part 12 of your Tailored Health Plans membership handbook.

In Patient Benefits		
Hospit	al cover	
Consultants fees	Covered	
Inpatient scans	Covered	
Public Hospital		
Semi-private room	Covered	
Private room	Covered	
Day case	Covered	
Private Hospital		
Semi-private room	Covered subject to €2,500 co-payment on certain orthopaedic procedures, €1,000 co-payment on certain cardiac procedures and €500 co-payment on certain ophthalmic procedures₁	
Private room	Covered subject to €50 excess per claim subject to €2,500 co-payment on certain orthopaedic procedures, €1,000 co-payment on certain cardiac procedures and €500 co-payment on certain ophthalmic procedures ₁	
Day case	Covered subject to €2,500 co-payment on certain orthopaedic procedures, €1,000 co-payment on certain cardiac procedures and €500 co-payment on certain ophthalmic procedures ₁	
High-tech Hospital		
Semi-private room	Covered (Beacon Only). Mater Private and Blackrock Clinic 50% cover.	
Private room	Covered (Beacon only) subject to €50 excess per claim. Mater Private and Blackrock Clinic 50% of Semi-Private Rate.	
Day case	Covered subject to €2,500 co-payment on certain orthopaedic procedures, €1,000 co-payment on certain cardiac procedures and €500 co-payment on certain ophthalmic procedures ₁	
Listed cardiac procedures ¹	Covered subject to €1,000 co-payment on certain cardiac procedures₁	
Listed special procedures ¹	Covered (Beacon Only). Mater Private and Blackrock Clinic subject to €50 excess per claim. All subject to €2,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures₁	
Maternity		
Public hospital cover for maternity	3 nights accommodation in a private room	
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ²	
Emergency Inpatient Treatment Abroad and related benefits		
Hospital bill for inpatient treatment	Covered up to €100,000	
Companion expenses (to remain with you or travel to you from Ireland or escort you)	€1,000	
Repatriation expenses	Covered up to €1 million	



Nurse 24/7 International	Covered	
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 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	
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	Covered up to €100,000 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	
Medicall ambulance costs	Covered (refer to Membership Handbook)	
Companion Expenses	€30 x 2 days	
Genetic Testing for Cancer Treatment Options - Foundation One CDx	Covered	



Outpatient 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
Fertility benefit	50% cover up to a max of €1,000 for IVF, IUI, ICSI. Twice per lifetime.
Minor Injury Clinic Cover	75% up to €500 per visit
Minor Injury Clinic Cover (Pay & Claim)	75% up to €500 per visit
Convalescence benefits	€26 x 14 days
HPV Vaccine	50% up to €200 per policy year
Consultant fees (which leads to an elective procedure)	€100 per policy year
Psychotherapy and counselling benefit (including practitioners at the Dean Clinic)	50% up to 12 visits capped at €1,000 per policy year
Egg freezing	50% cover up to a max of €1,000 once per lifetime
Sperm freezing	50% cover up to a max of €125 once per lifetime
Flu vaccine	Covered up to €25 per policy year
Child sports club membership	€30 per child per policy year
Cardiac Screening	€50 contribution
Child Safety Benefit	€100 contribution
Mindfulness course	€50 contribution
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT scan: approved centre	Covered
Outpatient Benefits (subject to excess)	
Outpatient excess per person	€125
Maximum amount of outpatient benefits per member per policy year	€5000
Medical and surgical appliances	As per specified list ³
Manual Lymph Drainage	Up to €250
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	50% per consultant fee
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% per consultant fee
MRI Scan: non approved centre	Covered up to €250
CT Scan: non approved centre	Covered up to €250
PET-CT scan: non approved centre	Covered up to €250

Day-to-day Benefits (subject to excess)	
Individual Day-to-day excess	€1
Day to day practitioners	



GP visits	75% of each visit	
Dentist visits	75% up to €300 per policy year	
Physiotherapist or Physical therapist	75% x 29 visits	
Allied Health Professionals and Alternative Practitioners		
Podiatrist	50% x 13 combined visits⁴	
Reflexologist	50% x 13 combined visits ⁴	
Nutritionist	50% x 13 combined visits ⁴	
Dietician	50% x 13 combined visits ⁴	
Massage Therapist	50% x 13 combined visits ⁴	
Acupuncturist	50% x 13 combined visits ⁴	
Osteopath	50% x 13 combined visits ⁴	
Chiropractor	50% x 13 combined visits⁴	
Reiki practitioner	50% x 13 combined visits⁴	
Chiropodist	50% x 13 combined visits⁴	
Speech therapist	50% x 13 combined visits ⁴	
Occupational therapist	50% x 13 combined visits⁴	
Orthoptist	50% x 13 combined visits ⁴	
Homeopath	50% x 13 combined visits ⁴	
Other Day-to-day Benefits		
Optical (eye test and/or glasses/lenses combined)	75% up to €150 per policy year	
Prescriptions	€20 x 6 prescriptions	
Psychologist	€25 x 10 visits	
Consultant fees (non-maternity)	75% of each visit	
Public A&E Cover	50% up to €50 per visit	
Private A&E Cover	€50 x 1 visit	
Hearing Test	50% up to €40 per policy year	
Health screening & allergy testing	Up to €200 per policy year	
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.		

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Personalised Packages

Choice of 4 Personalised Packages from range of 8

MEMBER BENEFITS	
International Second Opinion Service	Back up
Laser Eye Surgery	Health Screening
For full datails on the above and all member benefits available to you places visit the (Member Panefits) section.	

For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of www.irishlifehealth.ie

Footnotes

(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.
- (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.