

# 2 What you're covered for

## BeneFit Access 500



Effective from 1st October 2024

You should read this table of cover along with the Health Plans membership handbook effective from October 2024, 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 1 in Part 12 of your Health Plans membership handbook.

### In-patient Benefits

#### 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 €500 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup>	Covered (Beacon Only) subject to €500 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup>
Private Room	Covered	Semi-Private Rate subject to €500 excess per claim and €2,000 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup>	Semi-Private Rate (Beacon Only) subject to €500 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup>
Day Case	Covered	Covered subject to €125 excess per claim subject to €2,000 co-payment on certain cardiac procedures <sup>1</sup>	Covered (Beacon Only) subject to €125 excess per claim subject to €2,000 co-payment on certain cardiac procedures <sup>1</sup>
Listed Cardiac Procedures <sup>1</sup>	-	-	Covered (Beacon Only) subject to €500 excess per claim subject to €2,000 co-payment on certain cardiac procedures <sup>1</sup>
Listed Special Procedures <sup>1</sup>	-	-	Covered (Beacon Only) subject to €500 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup>

#### Maternity

Public hospital cover for maternity	Covered up to €385
Inpatient maternity consultant fees	Covered up to €296
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	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
EXOGEN therapy	Covered with our provider partner
Care Connect	Covered (refer to membership handbook)
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)
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

### Out-patient Benefits not subject to excess

<b>HEALTH &amp; LIFESTYLE BENEFITS</b>	SEE BELOW
Life Coaching Session	€20 contribution
Sports Club / Gym Membership / Classes	€20 contribution
Sports Massage	€20 contribution
Fitness Wearables	€20 contribution
Dietician or Nutritionist Consultation	€20 contribution
Cardiac Screening	50% Cover
<b>OTHER BENEFITS</b>	SEE BELOW
Digital Doctor	Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.
Nurse on call	Covered
Female Health Consultation	50% cover x 4 consultations per year with our provider partner
Female Fertility Assessment and Consultation	Covered with our preferred provider, once per policy year subject to a €60 co-payment
Minor Injury Clinic Cover	70% up to €200 per visit
Minor Injury Clinic Cover (Pay & Claim)	70% up to €200 per visit
MRI Scan: approved centre	Covered
HPV Vaccine	50% up to €200 per policy year
Convalescence benefits	€30 x 16 days
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered

## Out-patient Benefits subject to excess

Outpatient excess per person	€250
Maximum amount of outpatient benefits per member per policy year	€2000
Public A&E Cover	€60 x 3 visits
Home Recovery Benefit	€80 x 10 days
Medical and surgical appliances	As per specified list <sup>2</sup>
Manual Lymph Drainage	€50 x 5 visits
Psycho-oncology Counselling	€40 x 5 visits
Emergency Dental Care	€250
Consultant fees	€60 per visit
Pathology: Cost of test	€20 per test
Pathology: Consultant fees	€25 per consultant fee
Radiology: Cost of test	€20 per test
Radiology: Consultant fees	€25 per consultant fee



## Members Benefits

Allen Carr Smoking Cessation	Back Up
Health Screening	International Second Opinion Service
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](http://www.irishlifehealth.ie)

<sup>1</sup> All procedure lists are available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.

<sup>2</sup> The medical and surgical appliances list is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.