

# 2 What you're covered for Benefit Extra

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 €250 excess (first two claims per policy) and €3,000 co-payment on certain orthopaedic procedures <sup>1</sup>	Covered (Beacon Only) subject to €250 excess (first two claims per policy) subject to €3,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Private Room	Covered	Semi-Private Rate subject to €250 excess (first two claims per policy) and €3,000 co-payment on certain orthopaedic procedures <sup>1</sup>	Semi-Private Rate (Beacon Only) subject to €250 excess (first two claims per policy) subject to €3,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Day Case	Covered	Covered subject to €125 excess per claim	Covered (Beacon Only) subject to €125 excess per claim
Listed Cardiac Procedures <sup>1</sup>	-	-	Covered (Beacon Only) subject to €250 excess (first two claims per policy) <sup>1</sup>
Listed Special Procedures <sup>1</sup>	-	-	Covered (Beacon Only) subject to €250 excess (first two claims per policy) subject to €3,000 co-payment on certain orthopaedic procedures <sup>1</sup>

### Maternity

Public hospital cover for maternity	3 nights accommodation
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
Postnatal Domestic Support	2 x 3 hour cleaning sessions
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 €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
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 up to a maximum of €1500 per calendar year
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
Genetic Testing for Cancer Treatment Options - Foundation One CDx	Covered
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)



## Out-patient Benefits

### Out-patient Benefits not subject to excess

<b>HEALTH &amp; LIFESTYLE BENEFITS</b>	SEE BELOW
Life Coaching Session	€50 contribution
Sports Club / Gym Membership / Classes	€50 contribution
Sports Massage	€50 contribution
Fitness Wearables	€50 contribution
Dietician or Nutritionist Consultation	€50 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
Antenatal Class	€30 towards an antenatal class
Female Pelvic Health Physiotherapy	Covered up to €150 for initial consultation, once per policy year
Maternity Mental Health Support	€40 x 5 sessions with Nurture
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
Convalescence benefits	€30 x 16 days
HPV Vaccine	50% up to €200 per policy year

CT Scan: approved centre	Covered
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	€2000
Public A&E Cover	€60 x 3 visits
Home Recovery Benefit	€80 x 10 days
Pre/Post natal medical expenses	€250
Medical and surgical appliances	As per specified list <sup>3</sup>
Manual Lymph Drainage	€50 x 5 visits
Psycho-oncology Counselling	€40 x 5 visits
Emergency Dental Care	€250
Consultant fees	€60 x 3 visits
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



## Day to Day Benefits

### Day to Day Benefits subject to excess

Individual Day-to-day excess	€1
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### Day to Day Practitioners

GP Visits	€25 x 5 visits
Dentist Visits	€25 x 5 visits
Physiotherapist or Physical therapist	€25 x 5 visits



### Allied Health Professionals and Alternative Practitioners

Podiatrist	€25 x 5 combined visits <sup>4</sup>
Reflexologist	€25 x 5 combined visits <sup>4</sup>
Nutritionist	€25 x 5 combined visits <sup>4</sup>
Dietician	€25 x 5 combined visits <sup>4</sup>
Massage therapist	€25 x 5 combined visits <sup>4</sup>
Acupuncturist	€25 x 5 combined visits <sup>4</sup>
Osteopath	€25 x 5 combined visits <sup>4</sup>
Chiropractor	€25 x 5 combined visits <sup>4</sup>
Reiki practitioner	€25 x 5 combined visits <sup>4</sup>
Chiropodist	€25 x 5 combined visits <sup>4</sup>
Speech therapist	€25 x 5 combined visits <sup>4</sup>
Occupational therapist	€25 x 5 combined visits <sup>4</sup>
Orthoptist	€25 x 5 combined visits <sup>4</sup>



### Other Day-to-day Benefits

Optical (eye test and/or glasses/lenses combined)	€25 x 5 visits
Health Screening & allergy testing	Up to €80 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.	

## Members Benefits

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 <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a>	

<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 schedule of benefits is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.

<sup>3</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.

<sup>4</sup> 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.