

## Better Select ILH

### Table of Cover effective from October 1<sup>st</sup> 2021

You should read this table of cover along with the Tailored Health Plans membership handbook effective from October 2021, 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 A in Part 12 of your Tailored 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	Covered subject to €75 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Private room	Covered subject to €100 nightly excess subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Day case	Covered subject to €75 excess per claim
High-tech Hospital	
Semi-private room	Covered (Beacon Only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% cover.
Private room	Covered (Beacon only) subject to €100 nightly excess. Mater Private and Blackrock Clinic 50% of Semi-Private Rate.
Day case	Covered subject to €75 excess per claim.
Listed cardiac procedures <sup>1</sup>	90% Cover subject to €150 excess per claim
Listed special procedures <sup>1</sup>	Covered (Beacon Only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 90% cover subject to €150 excess per claim. All subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
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 <sup>2</sup>
Home birth	Covered up to €4,000
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	
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)
<b>Other Benefits</b>	
Health in the Home	Covered with our provider partner
Convalescence benefits	€26 x 14 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 reassignment benefit	50% up to €20,000 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

<b>Outpatient Benefits (not subject to excess)</b>	
Nurse on call	Covered
Digital Doctor	Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.
Psychotherapy and counselling benefit	50% up to 12 visits capped at €1,000 per policy year
Minor Injury Clinic Cover	75% up to €200 per visit
Minor Injury Clinic Cover (Pay & Claim)	75% up to €200 per visit
HPV Vaccine	50% up to €200 per policy year
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered
<b>Outpatient Benefits (subject to excess)</b>	
Outpatient excess per person	€125
Maximum amount of outpatient benefits per member per policy year	€4,000
Dean Clinic Mental Health Services	€60 x 10 visits
Medical and surgical appliances	As per specified list <sup>3</sup>
Manual Lymph Drainage	Up to €300
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
<b>Day-to-day practitioners</b>	
GP visits	€25 per visit, unlimited
Nurse visits	€13 x 10 visits
Dental & Optical	€25 x 10 visits
Physiotherapist or Physical therapist	€25 x 15 visits
<b>Allied Health Professionals and Alternative Practitioners</b>	
Podiatrist	€25 x 5 combined visits <sup>†</sup>
Nutritionist	€25 x 5 combined visits <sup>†</sup>
Dietician	€25 x 5 combined visits <sup>†</sup>
Speech therapist	€25 x 5 combined visits <sup>†</sup>
Chiropodist	€25 x 5 combined visits <sup>†</sup>
Occupational therapist	€25 x 5 combined visits <sup>†</sup>
Orthoptist	€25 x 5 combined visits <sup>†</sup>
<b>Other Day-to-day Benefits</b>	
Emergency dental care	€350
Pre/Post natal medical expenses	Covered up to €300
Optical (eye test and/or glasses/lenses combined)	Up to €100 per policy year
Reflexologist	€25 x 5 visits
Massage Therapist	€25 x 5 visits
Acupuncturist	€25 x 5 visits
Osteopath	€25 x 5 visits
Chiropractor	€25 x 5 visits
Reiki practitioner	€25 x 5 visits
Homeopath	€25 x 5 visits
Consultant fees (non-maternity)	€75 per visit, unlimited
Public A&E Cover	50% up to €50 per visit
Health screening & allergy testing	Up to €200 per policy year
Bowel screen – FIT	€15 contribution
Smear Testing	€40 contribution
Prostate Check / Screen	€40 contribution
Testicular Check / Screen	€40 contribution
psychologist	€25 x 7 visits
Flu vaccine (pharmacy only)	Up to €20 contribution per policy year
Vaccinations: Travel Only	€50 contribution per policy year
Personal trainer	€25 x 4 sessions
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.	

### Extra Dimensions

**Choice of 2 Extra Dimensions from range of 7**

**MEMBER BENEFITS****Allen Carr Smoking Cessation****Back up****International Second Opinion Service****Smiles Dental Access Package**

**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)**

**Footnotes**

- (1) All procedure lists are available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 1890 717 717.
- (2) The schedule of benefits is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 1890 717 717.
- (3) 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 1890 717 717.
- (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.