

Better ILH

Table of Cover effective from October 1st 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. 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 €100 excess (first two claims per member) subject to €2,000 co-payment on certain orthopaedic procedures ¹ |
| Private room | Covered subject to €200 nightly excess subject to €2,000 co-payment on certain orthopaedic procedures ¹ |
| Day case | Covered subject to €50 excess per claim |
| High-tech Hospital | |
| Semi-private room | Covered (Beacon Only) subject to €100 excess (first two claims per member). Mater Private and Blackrock Clinic 60% cover. |
| Private room | Covered (Beacon only) subject to €200 nightly excess. Mater Private and Blackrock Clinic 50% cover. |
| Day case | Covered subject to €50 excess per claim. |
| Listed cardiac procedures ¹ | Covered (Beacon Only) subject to €150 excess per claim. Mater Private and Blackrock Clinic 90% cover subject to €150 excess per claim. |
| Listed special procedures ¹ | Covered (Beacon Only) subject to €100 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 ¹ |
| 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) |
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| Other Benefits | |
| 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 €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 |

| Outpatient Benefits (not subject to excess) | |
|--|--|
| Nurse on call | Covered |
| Digital Doctor | Unlimited. See irishlifehealth.ie for further information. |
| Minor Injury Clinic Cover | 75% up to €400 per visit |
| Minor Injury Clinic Cover (Pay & Claim) | 75% up to €400 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 |
| Outpatient Benefits (subject to excess) | |
| Outpatient excess per person | €75 |
| Maximum amount of outpatient benefits per member per policy year | €4,000 |
| Consultant fees (non-maternity) | €60 per visit |
| GP Visits | €20 per visit |
| Public A&E cover | €60 x 1 visit |
| Medical and surgical appliances | As per specified list ³ |
| 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 |

Personalised Packages

Choice of 2 Personalised Packages from range of 8

MEMBER BENEFITS

International Second Opinion Service

Back up

Laser Eye Surgery

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

Footnotes

- (1) All procedure lists are available on 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 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 or available on request by calling Irish Life Health on 1890 717 717.