

First Focus 500

Effective from 1st November 2022

You should read this table of cover along with the Health Plans membership handbook effective from November 2022, which you can find on irishlifehealth.ie/more-info. The hospitals and treatment centres covered on this plan are set out in List 2 in Part 12 of your Health Plans membership handbook.

In-patient Benefits

Hospital Cover

Consultants fees (In selected hospitals only) and Inpatient Scans (In selected hospitals only) are fully covered

| Benefits | Public Hospital (In selected hospitals only) | Private Hospital (In selected hospitals only) | High-tech Hospital (In selected hospitals only) |
|--|---|---|---|
| Semi Private Room | Covered | Covered subject to €500 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures ¹ | Covered subject to €500 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures ¹ |
| Private Room | Covered | Covered subject to €500 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures ¹ | Covered subject to €500 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures ¹ |
| Day Case | Covered | Covered subject to €150 excess per claim subject to €2,000 co-payment on certain cardiac procedures ¹ | Covered subject to €150 excess; subject to a €2,000 co-payment on certain cardiac procedures ¹ |
| Listed Cardiac Procedures ¹ | - | - | Covered subject to €500 excess per claim and €2,000 co-payment on certain cardiac procedures ¹ |
| Listed Special Procedures ¹ | - | - | Covered subject to €500 excess per claim and €2,000 co-payment on certain cardiac & orthopedic procedures ¹ |

Maternity

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| Public hospital cover for maternity | 3 nights accommodation |
| Home birth | Covered up to €500 |
| Inpatient maternity consultant fees | Covered up to €300 |
| Newborn free till next renewal | Yes |
| 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

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| 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 | Covered |

Psychiatric Treatment

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| Not related to substance abuse | 100 days (up to the level of Hospital Cover provided under your plan for your listed hospitals) |
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| 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

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| 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 |
| Convalescence benefits | €30 x 16 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 |
| Public Hospital Levy | €80 x 10 nights (subject to €1 excess) |
| Inpatient Support Benefit (for travel expenses when travelling more than 50km) | €50 x 10 visits (subject to €1 excess) |
| 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

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| Nurse on call | Covered |
| Digital Doctor | Unlimited. See irishlifehealth.ie for further information. |
| Minor Injury Clinic Cover | 70% up to €200 per visit |
| Minor Injury Clinic Cover (Pay & Claim) | 70% up to €200 per visit |
| Antenatal Class | €30 towards an antenatal class |
| PET-CT Scan: approved centre | Covered |
| Maternity Mental Health Support | €40 x 5 sessions with Nurture |
| CT Scan: approved centre | Covered |
| HPV Vaccine | 50% up to €200 per policy year |
| MRI Scan: approved centre | Covered |
| Health screening | Covered up to €100 towards V02 Max Testing or Fertility Assessments or Sexual Health Screening once per policy year |
| Public A&E Cover | €120 x 1 visit |
| Vaccinations: Travel Only | €100 per year |

Out-patient Benefits subject to excess

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|--|------------------------------------|
| Outpatient excess per person | €200 |
| Maximum amount of outpatient benefits per member per policy year | €5000 |
| MRI Scan: non approved centre | Not covered on this plan |
| CT Scan: non approved centre | Not covered on this plan |
| PET-CT Scan: non approved centre | Not covered on this plan |
| Home Recovery Benefit | €80 x 10 days |
| Medical and surgical appliances | As per specified list ² |
| Psycho-oncology Counselling | €40 x 5 visits |

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| Manual Lymph Drainage | €50 x 5 visits |
| Emergency Dental Care | €750 |
| Consultant fees | €60 per visit |
| Pathology: Cost of test | 50% Cover |
| Pathology: Consultant fees | 50% as per schedule of benefits for professional fees ³ |
| Radiology: Cost of test | 50% Cover |
| Radiology: Consultant fees | 50% as per schedule of benefits for professional fees ³ |



Members Benefits

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| Back Up | International Second Opinion Service |
| 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 | |

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 medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.

³ The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 01 562 5100.