

# Health Plan 03

## Table of Cover effective from 1<sup>st</sup> September 2023

You should read this table of cover along with the Health Plans membership handbook effective from July 2023, 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:	
Consultants fees	Covered
Inpatient scans	Covered
<b>Public Hospital</b>	
Semi-private room	Covered
Private room	Covered
Day case	Covered
<b>Private Hospital</b>	
Semi-private room	€125 excess per claim; subject to €1,500 co-payment on certain orthopaedic procedures <sup>1</sup>
Private room	Semi-private rate + €125 excess per claim; subject to €1,500 co-payment on certain orthopaedic procedures <sup>1</sup>
Day case	€125 excess per claim
<b>High-tech Hospital</b>	
Semi-private room	Covered (Beacon Only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 45% cover subject to €500 excess per claim.
Private room	Semi-Private Rate (Beacon only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 35% cover subject to €500 excess per claim.
Day case	€125 excess per claim
Listed cardiac procedures <sup>1</sup>	€125 excess per claim
Listed special procedures <sup>1</sup>	€125 excess per claim; subject to €1,500 co-payment on certain orthopaedic procedures <sup>1</sup>
Maternity:	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount / home births	Covered up to €3,450
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
Postnatal Domestic Support	3 x 3 hour cleaning sessions
Postnatal Doula Support	2 x 3 hour sessions with postnatal supporter
Home Early Support following 1 night stay in hospital	2 hours midwife and 3 x 4 hours with postnatal supporter
Home Early Support following 2 nights stay in hospital	1 hour midwife and 3 x 3 hours with postnatal supporter
Breastfeeding Consultancy	€25 x 2 sessions
Partner Benefit	€50 x 2 days for travel, accommodation & child minding expenses
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 €100,000

<b>Repatriation expenses</b>	Covered up to €1 million
<b>Expenses for companion who remains with you</b>	Covered up to €1,000
<b>Companion repatriation expenses</b>	Covered up to €1,000
<b>24 hour telephone assistance</b>	Yes
<b>Elective overseas referral:</b>	
<b>Benefit abroad for surgical procedures that are not available in Ireland</b>	Yes – up to the amount for the most similar surgical procedure to treat the same condition in Ireland
<b>Benefit abroad for surgical procedures that are available in Ireland</b>	Yes - subject to level of cover available in Ireland
<b>Psychiatric treatment:</b>	
<b>Not related to substance abuse</b>	100 days (up to the level of Hospital Cover provided under your plan)
<b>Related to substance abuse</b>	91 days per 5 years (up to the level of Hospital Cover provided under your plan)
<b>Other benefits:</b>	
<b>Oncotype DX</b>	Covered
<b>Health in the Home</b>	Covered with our provider partner
<b>Care Connect</b>	Covered (refer to Membership Handbook)
<b>EXOGEN therapy</b>	Covered with our provider partner
<b>Convalescence benefits</b>	€50 x 14 days
<b>Child home nursing care</b>	€100 x 14 days (following inpatient stay of minimum 5 days)
<b>Parent accompanying child</b>	€40 x 14 days (not payable for the first 3 days)
<b>Cancer Support Benefit (for accommodation expenses when travelling more than 50km)</b>	Up to €100 per day for up to a maximum of €1500 per calendar year
<b>Gender Affirmation Benefit</b>	50% up to €10,000 per lifetime
<b>Genetic Testing: Initial consultation</b>	50% cover
<b>Genetic Testing: Test for specified genetic mutations</b>	Covered in approved clinics with our approved consultant
<b>Healthy Minds</b>	Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face
<b>Medical ambulance costs</b>	Covered (refer to Membership Handbook)
<b>Genetic Testing for Cancer Treatment Options - Foundation One CDx</b>	Covered

OUT PATIENT BENEFITS – not subject to excess	
Nurse-on-call	Yes
Digital Doctor	Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.
Female Health Consultation	50% cover x 4 consultations per year with our provider partner
Minor Injury Clinic Cover	75% up to €400 per visit
Minor Injury Clinic Cover (Pay & Claim)	75% up to €400 per visit
Antenatal Class	€75 towards an antenatal class
Maternity Mental Health Support	€40 x 10 sessions with Nurture
HPV Vaccine	50% up to €200 per policy year
Vaccinations: Travel only	€50 per year
Health screen at any centre	Up to €100 per annum
Vasectomy (GP or Consultant)	Covered up to €360
Home Recovery Benefit	€80 x 10 days
Out-patient scan cover (in approved centres):	
PET-CT	Covered
MRI	Covered
CT	Covered

DAY TO DAY BENEFITS	
Day to day practitioners- subject to €1 excess. Maximum limit €4,000	
GP visits	€35 x 7 visits
Dentist visits	€35 x 7 visits
Physiotherapist or Physical therapist	€35 x 9 visits
Allied Health Professionals and Alternative Practitioners	
Acupuncturist	€35 x 7 combined visits <sup>3</sup>
Chiropodist	€35 x 7 combined visits <sup>3</sup>
Chiropractor	€35 x 7 combined visits <sup>3</sup>
Dietician	€35 x 7 combined visits <sup>3</sup>
Homeopath	€35 x 7 combined visits <sup>3</sup>
Massage Therapist	€35 x 7 combined visits <sup>3</sup>
Medical Herbalist	€35 x 7 combined visits <sup>3</sup>
Occupational Therapist	€35 x 7 combined visits <sup>3</sup>
Osteopath	€35 x 7 combined visits <sup>3</sup>
Podiatrist	€35 x 7 combined visits <sup>3</sup>
Reflexologist	€35 x 7 combined visits <sup>3</sup>
Other day to day benefits	
Pre/Post-natal medical expenses	50% up to €250
Consultant fees	50% up to €70 per visit
Hearing test	50% up to €25 x 1
Optical (eye test and/or glasses/lenses combined)	50% up to €25 x 1

<b>Prescriptions</b>	50% up to €25 per annum
<b>Child and speech language therapist</b>	50% up to €30 x 8 visits
<b>Child Psychologist</b>	50% up to €30 x 8 visits
<b>Manual lymph drainage</b>	50% up to €25 x 8 visits
<b>Medical and surgical appliances</b>	As per specified list subject to €100 excess <sup>4</sup>
<b>Emergency dental care</b>	Up to €250
<b>Public A &amp; E cover</b>	€66 x 2 visits
<b>Psycho-oncology counselling</b>	50% up to €25 x 8 visits
<b>Pathology-cost of test</b>	50% cover
<b>Pathology consultant fees</b>	50% as per schedule of benefits for professional fees <sup>2</sup>
<b>Radiology - cost of test</b>	50% cover
<b>Radiology consultant fees</b>	50% as per schedule of benefits for professional fees <sup>2</sup>
<sup>1</sup> All procedure lists are available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 01 562 5100. <sup>2</sup> The schedule of benefits is available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 01 562 5100. <sup>3</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. <sup>4</sup> The medical and surgical appliances list is available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 01 562 5100.	

MEMBER BENEFITS	
	<b>Allen Carr Smoking Cessation</b>
<b>Laser eye surgery</b>	
<b>Health Screening</b>	<b>Back up</b>
<b>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></b>	