

# Health Active

## Table of Cover effective from 1<sup>st</sup> October 2024

You should read this table of cover along with the Tailored 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 A in part 12 of your Tailored Health Plans membership handbook.

| In Patient Benefits   |   |
|---|---|
| <b>Hospital cover</b>   |   |
| 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   | Covered subject to €2,500 co-payment on certain orthopaedic procedures, €1,000 co-payment on certain cardiac procedures and €500 co-payment on certain ophthalmic procedures <sub>1</sub>                                       |
| Private room  | Covered subject to €50 excess per claim subject to €2,500 co-payment on certain orthopaedic procedures, €1,000 co-payment on certain cardiac procedures and €500 co-payment on certain ophthalmic procedures <sub>1</sub>       |
| Day case  | Covered subject to €2,500 co-payment on certain orthopaedic procedures, €1,000 co-payment on certain cardiac procedures and €500 co-payment on certain ophthalmic procedures <sub>1</sub>                                       |
| <b>High-tech Hospital</b>   |   |
| Semi-private room   | Covered (Beacon Only). Mater Private and Blackrock Clinic 50% cover.  |
| Private room  | Covered (Beacon only) subject to €50 excess per claim. Mater Private and Blackrock Clinic 50% of Semi-Private Rate.   |
| Day case  | Covered subject to €2,500 co-payment on certain orthopaedic procedures, €1,000 co-payment on certain cardiac procedures and €500 co-payment on certain ophthalmic procedures <sub>1</sub>                                       |
| Listed cardiac procedures <sup>1</sup>  | Covered subject to €1,000 co-payment on certain cardiac procedures <sub>1</sub>   |
| Listed special procedures <sup>1</sup>  | Covered (Beacon Only). Mater Private and Blackrock Clinic subject to €50 excess per claim. All subject to €2,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures <sub>1</sub> |
| <b>Maternity</b>  |   |
| 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>  |
| <b>Emergency Inpatient Treatment Abroad and related benefits</b>                    |   |
| 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  |

|   |  |
|---|--|
| <b>Nurse 24/7 International</b>   | Covered  |
| <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>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>   | Covered up to €100,000 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>Companion Expenses</b>   | €30 x 2 days   |
| <b>Genetic Testing for Cancer Treatment Options - Foundation One CDx</b>                  | Covered  |

| Outpatient Benefits (not subject to excess)  |   |
|--|---|
| Nurse on call  | Covered   |
| Digital Doctor   | Unlimited. See irishlifehealth.ie for further information.                            |
| 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 |
| Fertility benefit  | 50% cover up to a max of €1,000 for IVF, IUI, ICSI. Twice per lifetime.               |
| Minor Injury Clinic Cover  | 75% up to €500 per visit  |
| Minor Injury Clinic Cover (Pay & Claim)  | 75% up to €500 per visit  |
| Convalescence benefits   | €26 x 14 days   |
| HPV Vaccine  | 50% up to €200 per policy year  |
| Consultant fees (which leads to an elective procedure)                             | €100 per policy year  |
| Psychotherapy and counselling benefit (including practitioners at the Dean Clinic) | 50% up to 12 visits capped at €1,000 per policy year                                  |
| Egg freezing   | 50% cover up to a max of €1,000 once per lifetime                                     |
| Sperm freezing   | 50% cover up to a max of €125 once per lifetime                                       |
| Flu vaccine  | Covered up to €25 per policy year   |
| Child sports club membership   | €30 per child per policy year   |
| Cardiac Screening  | €50 contribution  |
| Child Safety Benefit   | €100 contribution   |
| Mindfulness course   | €50 contribution  |
| 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   | €125  |
| Maximum amount of outpatient benefits per member per policy year                   | €5000   |
| Medical and surgical appliances  | As per specified list <sup>3</sup>  |
| Manual Lymph Drainage  | Up to €250  |
| 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)

|  |                                       |
|--|---------------------------------------|
| <b>Individual Day-to-day excess</b>  | €1                                    |
| <b>Day to day practitioners</b>  |                                       |
| <b>GP visits</b>   | 75% of each visit                     |
| <b>Dentist visits</b>  | 75% up to €300 per policy year        |
| <b>Physiotherapist or Physical therapist</b>   | 75% x 29 visits                       |
| <b>Allied Health Professionals and Alternative Practitioners</b>   |                                       |
| <b>Podiatrist</b>  | 50% x 13 combined visits <sup>4</sup> |
| <b>Reflexologist</b>   | 50% x 13 combined visits <sup>4</sup> |
| <b>Nutritionist</b>  | 50% x 13 combined visits <sup>4</sup> |
| <b>Dietician</b>   | 50% x 13 combined visits <sup>4</sup> |
| <b>Massage Therapist</b>   | 50% x 13 combined visits <sup>4</sup> |
| <b>Acupuncturist</b>   | 50% x 13 combined visits <sup>4</sup> |
| <b>Osteopath</b>   | 50% x 13 combined visits <sup>4</sup> |
| <b>Chiropractor</b>  | 50% x 13 combined visits <sup>4</sup> |
| <b>Reiki practitioner</b>  | 50% x 13 combined visits <sup>4</sup> |
| <b>Chiropodist</b>   | 50% x 13 combined visits <sup>4</sup> |
| <b>Speech therapist</b>  | 50% x 13 combined visits <sup>4</sup> |
| <b>Occupational therapist</b>  | 50% x 13 combined visits <sup>4</sup> |
| <b>Orthoptist</b>  | 50% x 13 combined visits <sup>4</sup> |
| <b>Homeopath</b>   | 50% x 13 combined visits <sup>4</sup> |
| <b>Other Day-to-day Benefits</b>   |                                       |
| <b>Optical (eye test and/or glasses/lenses combined)</b>   | 75% up to €150 per policy year        |
| <b>Prescriptions</b>   | €20 x 6 prescriptions                 |
| <b>Psychologist</b>  | €25 x 10 visits                       |
| <b>Consultant fees (non-maternity)</b>   | 75% of each visit                     |
| <b>Public A&amp;E Cover</b>  | 50% up to €50 per visit               |
| <b>Private A&amp;E Cover</b>   | €50 x 1 visit                         |
| <b>Hearing Test</b>  | 50% up to €40 per policy year         |
| <b>Health screening &amp; allergy testing</b>  | Up to €200 per policy year            |
| <p>Please note that certain eligible benefits can be claimed either as a day to day benefit or as an outpatient benefit.<br/>         The level of benefit payable will be the greater of either day to day or outpatient.</p> |                                       |

### Personalised Packages

Choice of 4 Personalised Packages from range of 8

### MEMBER BENEFITS

**International Second Opinion Service**

**Back up**

**Laser Eye Surgery**

**Health Screening**

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 01 562 5100.
- (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 01 562 5100.
- (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 01 562 5100.
- (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.