

2 What you're covered for Health Plan 26.1

Effective from 1st October 2024



You should read this table of cover along with the Health Plans membership handbook effective from October 2024, which you can find on 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

Inpatient Consultant fees and Inpatient Scans are fully covered

| Benefits | Public Hospital | Private Hospital | High-tech Hospital |
|--|-----------------|--|---|
| Semi Private Room | Covered | Covered subject to €75 excess (first two claims per member); 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 ¹ | Covered (Beacon Only) subject to €75 excess (first two claims per member). Mater Private and Blackrock Clinic 45% cover subject to €75 excess per claim. |
| Private Room | Covered | Semi-private rate subject to €75 excess (first two claims per member); 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 ¹ | Semi-Private Rate (Beacon only) subject to €75 excess (first two claims per member). Mater Private and Blackrock Clinic 35% cover subject to €75 excess per claim. |
| Day Case | Covered | Covered subject to €75 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 ¹ | Covered subject to €75 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 ¹ |
| Listed Cardiac Procedures ¹ | - | - | Covered subject to €75 excess per claim subject to €1,000 co-payment on certain cardiac procedures ¹ |
| Listed Special Procedures ¹ | - | - | Covered subject to €75 excess per claim subject to €2,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures ¹ |

Maternity

| | |
|-------------------------------------|--|
| Public hospital cover for maternity | 3 nights accommodation |
| Grant-in-aid amount | Covered up to €3,450 |
| Home birth | Covered up to €3,450 |
| 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 |
| Repatriation expenses | Covered up to €1 million |
| Expenses for companion who remains with you | Covered up to €1,000 |

| | |
|--|---|
| Postnatal Domestic Support | 2 x 3 hour cleaning sessions |
| Home Early Midwife Support following 1 night stay in hospital | 3 x 2 hour sessions with a midwife |
| Home Early Midwife Support following 2 nights stay in hospital | 2 x 2 hour sessions with a midwife |
| Welcome Home Food Hamper | Hamper and 30 minute phone consultation with a nutritionist |
| GentleBirth App | See handbook for details |

| | |
|---------------------------------|----------------------|
| Companion repatriation expenses | Covered up to €1,000 |
| 24 hour telephone assistance | Covered |



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) |



Other Benefits

| | |
|--|--|
| 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 |
| Child Home Nursing | €100 x 14 days (following an inpatient stay of minimum 5 days) |
| Parent accompanying child | €40 x 14 days (not payable for the first 3 days) |
| Cancer Support Benefit (for accommodation expenses when travelling more than 50km) | Up to €100 per day up to a maximum of €1500 per calendar year |
| Gender Affirmation Benefit | Covered up to €100,000 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 |

Out-patient Benefits

Out-patient 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 €750 for IVF, IUI, ICSI. Twice per lifetime |
| Antenatal Class | €50 towards an antenatal class |
| Maternity Mental Health Support | €40 x 8 sessions with Nurture |
| Minor Injury Clinic Cover | 75% up to €200 per visit |
| Minor Injury Clinic Cover (Pay & Claim) | 75% up to €200 per visit |
| Partner Benefit | €50 x 2 days travel, accommodation & child minding expenses |
| Breastfeeding Consultancy | €25 x 2 sessions |
| HPV Vaccine | 50% up to €200 per policy year |
| Postnatal Doula Benefit | Up to €100 contribution |
| Psychotherapy and counselling benefit (including practitioners at the Dean Clinic) | 50% up to 9 visits capped at €800 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 |
| Convalescence benefits | €50 x 20 days |
| Vaccinations: Travel Only | €50 per year |
| Health screen at any centre | Covered up to €100 per annum |
| Vasectomy (GP or Consultant) | Covered up to €360 |
| AMH fertility test | €50 contribution |
| Pre/post natal yoga & pilates | €20 x 2 visits |
| MRI Scan: approved centre | Covered |
| Home Recovery Benefit | €80 x 10 days |
| CT Scan: approved centre | Covered |
| PET-CT Scan: approved centre | Covered |

Day to Day Benefits

Day to Day Benefits subject to excess

| | |
|------------------------------|----|
| Individual Day-to-day excess | €1 |
|------------------------------|----|

Day to Day Practitioners

| | |
|---------------------------------------|-------------------|
| GP Visits | 50% of each visit |
| Dentist Visits | €25 x 7 visits |
| Physiotherapist or Physical therapist | €25 x 9 visits |

Allied Health Professionals and Alternative Practitioners

| | |
|---------------|--------------------------------------|
| Acupuncturist | €25 x 7 combined visits ³ |
| Chiropodist | €25 x 7 combined visits ³ |
| Chiropractor | €25 x 7 combined visits ³ |

| | |
|------------------------|--------------------------------------|
| Dietician | €25 x 7 combined visits ³ |
| Homeopath | €25 x 7 combined visits ³ |
| Massage therapist | €25 x 7 combined visits ³ |
| Medical herbalist | €25 x 7 combined visits ³ |
| Occupational therapist | €25 x 7 combined visits ³ |
| Osteopath | €25 x 7 combined visits ³ |
| Podiatrist | €25 x 7 combined visits ³ |
| Reflexologist | €25 x 7 combined visits ³ |

Other Day-to-day Benefits

| | |
|---|--|
| Pre/Post natal medical expenses | 50% up to €250 |
| Consultant fees | 50% of each visit |
| Hearing Test | 50% up to €25 x 1 visit |
| Optical (eye test and/or glasses/lenses combined) | 50% up to €150 per policy year |
| Prescriptions | 50% up to €25 per annum |
| Child speech and language therapist | 50% up to €30 x 8 visits |
| Child psychology | 50% up to €30 x 8 visits |
| Psychologist | €25 x 10 visits |
| Manual lymph drainage | 50% up to €25 x 8 visits |
| Medical and surgical appliances | As per specified list (subject to €100 excess) ⁴ |
| Emergency dental care | Up to €250 |
| Public A&E Cover | €66 per visit |
| Psycho-oncology counselling | 50% up to €25 x 8 visits |
| Pathology: Cost of test | 50% Cover |
| Pathology: Consultant fees | 50% as per schedule of benefits for professional fees ² |
| Radiology: Cost of test | 50% Cover |
| Radiology: Consultant fees | 50% as per schedule of benefits for professional fees ² |

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.

Members Benefits

| | |
|--------------------------------------|-------------------|
| Back Up | Health Screening |
| International Second Opinion Service | Laser Eye Surgery |

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

³ 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.

⁴ 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.