

# Horizon 1

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

You should read this table of cover along with the Tailored 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 A in Part 12 of your Tailored 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	Covered subject to €200 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 <sup>1</sup>
Private room	Semi-Private Rate subject to €200 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 <sup>1</sup>
Day case	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 <sup>1</sup>
<b>High-tech Hospital</b>	
Semi-private room	Covered (Beacon Only) subject to €200 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 €200 excess per claim. Mater Private and Blackrock Clinic 35% cover subject to €500 excess per claim
Day case	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 <sup>1</sup>
Listed cardiac procedures <sup>1</sup>	Covered subject to €200 excess per claim subject to €1,000 co-payment on certain cardiac procedures <sup>1</sup>
Listed special procedures <sup>1</sup>	Covered subject to €200 excess per claim subject to €2,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures <sup>1</sup>
Maternity	
Public hospital cover for maternity	3 nights accommodation
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
Home birth	Covered up to €4,000
Emergency Inpatient Treatment Abroad and related benefits	

<b>Hospital bill for inpatient treatment</b>	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>	Covered
<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 inpatient 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>Post Operative Home Help</b>	2 x 3 hour cleaning sessions
<b>Convalescence benefits</b>	€50 x 15 days
<b>Child home nursing</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>	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>Genetic Testing for Cancer Treatment Options - Foundation One CDx</b>	Covered

<b>OUT PATIENT BENEFITS – not subject to excess</b>	
<b>Nurse-on-call</b>	Covered
<b>Digital Doctor</b>	Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.
<b>Female Health Consultation</b>	50% cover x 4 consultations per year with our provider partner
<b>Minor Injury Clinic Cover</b>	70% up to €200 per visit
<b>Minor Injury Clinic Cover (Pay &amp; Claim)</b>	70% up to €200 per visit
<b>HPV Vaccine</b>	50% up to €200 per policy year
<b>Menopause Benefit</b>	€80 for initial consultation
<b>Out-patient maternity consultant fees</b>	€300
<b>Nutrition Recovery Benefit</b>	€50 contribution
<b>Health screening &amp; allergy testing</b>	Up to €100 per policy year
<b>Child Development Benefit</b>	50% up to €100 for a developmental / neurodevelopmental assessment
<b>Mammogram</b>	First visit fully covered
<b>Dexa Scan</b>	First visit fully covered
<b>Out-patient scan cover (in approved centres)</b>	
<b>PET-CT</b>	Covered
<b>MRI</b>	Covered
<b>CT</b>	Covered

<b>OUT PATIENT BENEFITS – subject to excess</b>	
<b>Individual excess</b>	€125
<b>Maximum amount of outpatient benefits per member per policy year</b>	€4,000
<b>Consultant fees</b>	€60 per visit
<b>GP Visits</b>	€20 per visit
<b>Physiotherapist or Physical therapist</b>	€30 x 9 visits
<b>Public A &amp; E cover</b>	50% up to €50 per visit
<b>Acupuncturist</b>	€30 x 7 combined <sub>4</sub>
<b>Chiropodist Visits</b>	€30 x 7 combined <sub>4</sub>
<b>Chiropractor</b>	€30 x 7 combined <sub>4</sub>
<b>Dietician Visits</b>	€30 x 7 combined <sub>4</sub>
<b>Homeopath</b>	€30 x 7 combined <sub>4</sub>
<b>Massage therapist</b>	€30 x 7 combined <sub>4</sub>
<b>Nutritionist Visits</b>	€30 x 7 combined <sub>4</sub>
<b>Occupational therapist Visits</b>	€30 x 7 combined <sub>4</sub>
<b>Orthoptist Visits</b>	€30 x 7 combined <sub>4</sub>
<b>Osteopath</b>	€30 x 7 combined <sub>4</sub>
<b>Podiatrist Visits</b>	€30 x 7 combined <sub>4</sub>
<b>Reflexologist</b>	€30 x 7 combined <sub>4</sub>

Reiki practitioner	€30 x 7 combined <sup>4</sup>
Speech Therapist	€30 x 7 combined <sup>4</sup>
Hearing test	Up to €25 x 1
Psycho-oncology counselling	50% up to €25 x 8 visits
Manual lymph drainage	50% up to €25 x 5 visits
Home Recovery Benefit	€80 x 10 days
Emergency dental care	Up to €250
Medical and surgical appliances	As per specified list (subject to €100 excess) <sup>3</sup>
Pathology-cost of test	50% Covered
Pathology consultant fees	50% As per schedule of benefits for professional fees <sup>2</sup>
Radiology - cost of test	50% Covered
Radiology consultant fees	50% As per schedule of benefits for professional fees <sup>2</sup>

### Personalised Packages

Choice of 1 Personalised Package from range of 8

### MEMBER BENEFITS

International Second Opinion Service	Back Up
Laser Eye Surgery	Health Screening
<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>	

### 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.