

# 2 What you're covered for

## Hospital Focus

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](http://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

Inpatient 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 €1,500 co-payment on certain orthopaedic procedures. <sup>1</sup>	Covered subject to €1,500 co-payment on certain orthopaedic procedures <sup>1</sup>
Private Room	Covered	Covered subject to €1,500 co-payment on certain orthopaedic procedures <sup>1</sup>	Covered subject to €1,500 co-payment on certain orthopaedic procedures. <sup>1</sup>
Day Case	Covered	Covered	Covered
Listed Cardiac Procedures <sup>1</sup>	-	-	Covered
Listed Special Procedures <sup>1</sup>	-	-	Covered subject to €1,500 co-payment on certain orthopaedic procedures <sup>1</sup>

#### Maternity

Public hospital cover for maternity	3 nights accommodation
Postnatal Domestic Support	3 x 3 hour cleaning sessions
Home Early Midwife Support following 1 night stay in hospital	4 x 2 hour sessions with a midwife
Home Early Midwife Support following 2 nights stay in hospital	3 x 2 hour sessions with a midwife
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
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
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



## Elective overseas referral

Benefit abroad for surgical procedures that are available in Ireland	Yes - subject to level of cover available in Ireland
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



## Psychiatric Treatment

Not related to substance abuse	100 days (up to the level of Hospital Cover provided under your plan for your listed hospitals)
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
Vasectomy	Covered subject to €125 excess
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)
Inpatient Support Benefit (for travel expenses when travelling more than 50km)	€100 x 10 visits (subject to €1 excess)
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
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 <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
Female Fertility Assessment and Consultation	Covered with our preferred provider, once per policy year subject to a €60 co-payment
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
Convalescence benefits	€30 x 16 days
Partner Benefit	€50 x 2 days travel, accommodation & child minding expenses
Breastfeeding Consultancy	€30 x 2 sessions
Postnatal Doula Benefit	Up to €200 contribution
Maternity Mental Health Support	€40 x 10 sessions with Nurture
HPV Vaccine	50% up to €200 per policy year

Health screening	Covered up to €100 towards Health Screens at any centre or specified Fertility Assessments or Sexual Health Screening once per policy year
Vasectomy (GP or Consultant)	Covered up to €360
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered

### Out-patient Benefits subject to excess

Outpatient excess per person	€125
Maximum amount of outpatient benefits per member per policy year	€5000
Manual Lymph Drainage	€50 x 5 visits
Psycho-oncology Counselling	€40 x 5 visits
Emergency Dental Care	€500
Consultant fees	€60 per visit
Pre/Post natal medical expenses	€400
Home Recovery Benefit	€80 x 10 days
Public A&E Cover	€60 x 3 visits
Medical and surgical appliances	As per specified list <sup>3</sup>
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	50% as per schedule of benefits for professional fees <sup>2</sup>
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% as per schedule of benefits for professional fees <sup>2</sup>
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



## Members Benefits

Allen Carr Smoking Cessation	Back Up
Health Screening	Laser Eye Surgery
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>	

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.