

# 2 What you're covered for

## Level 2 Hospital Excess

Effective from 1st April 2024



You should read this table of cover along with the Health Plans membership handbook effective from April 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 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 per claim subject to €1,500 co-payment on certain orthopaedic procedures. <sup>1</sup>	Covered (Beacon Only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% cover.
Private Room	Covered	Semi-Private Rate subject to €75 excess per claim subject to €1,500 co-payment on certain orthopaedic procedures <sup>1</sup>	Semi-Private Rate (Beacon only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% of Semi-Private Rate.
Day Case	Covered	Covered subject to €75 excess per claim	Covered subject to €75 excess per claim
Listed Cardiac Procedures <sup>1</sup>	-	-	Covered subject to €75 excess per claim
Listed Special Procedures <sup>1</sup>	-	-	Covered (Beacon Only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 90% cover. All 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	Covered up to €4,500
Home birth	Covered up to €4,500
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
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 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	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
Minor Injury Clinic Cover	75% up to €400 per visit
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered

Minor Injury Clinic Cover (Pay & Claim)	75% up to €400 per visit
Antenatal Class	€75 towards an antenatal class
PET-CT Scan: approved centre	Covered
Convalescence benefits	€30 x 16 days
Partner Benefit	€50 x 2 days travel, accommodation & child minding expenses
Breastfeeding Consultancy	€30 x 2 sessions
Maternity Mental Health Support	€40 x 10 sessions with Nurture
HPV Vaccine	50% up to €200 per policy year
Health screen at any centre	Covered up to €100 per annum
Child speech and language therapist	€30 x 10 visits
Paediatrician Benefit	€100 per child per annum
Child psychology	€30 x 10 visits

### Out-patient Benefits subject to excess

Outpatient excess per person	€125
Maximum amount of outpatient benefits per member per policy year	€5000
Public A&E Cover	€60 x 3 visits
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
Child A&E visit	€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	€350
CT Scan: non approved centre	€200
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.