

# LiveWell

## Table of Cover effective from 1<sup>st</sup> November 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 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 €75 excess per claim subject to €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures <sup>1</sup>
Private room	Covered subject to €75 excess per claim subject to €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures <sup>1</sup>
Day case	Covered subject to €50 excess per claim
<b>High-tech Hospital</b>	
Semi-private room	Covered (Beacon only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% cover subject to €75 excess per claim. All subject to €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures <sup>1</sup>
Private room	Covered (Beacon only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% cover subject to €75 excess per claim. All subject to €3,500 co-payment on certain orthopaedic procedures and €500 co-payment on certain ophthalmic procedures <sup>1</sup>
Day case	Covered subject to €50 excess per claim
Listed cardiac procedures <sup>1</sup>	Covered
Listed special procedures <sup>1</sup>	Covered subject to €75 excess per claim subject to €3,500 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 in a private room
Home birth	Covered up to €4,000
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
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
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	Yes
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 inpatient 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 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 for up to a maximum of €1500 per calendar year
Gender affirmation benefit	Covered up to €120,000 per lifetime
Hormone Replacement Therapy for Gender Dysphoria	50% up to €500 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
Mental Health Guide	Covered (refer to Membership Handbook)
Medical ambulance costs	Covered (refer to Membership Handbook)
Genetic Testing for Cancer Treatment Options - Foundation One CDx	Covered

## OUT PATIENT BENEFITS – not subject to excess

<b>Nurse-on-call</b>	Yes
<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>Female Fertility Assessment and Consultation</b>	Covered with our preferred provider, once per policy year subject to a €60 co-payment
<b>Antenatal Class</b>	€75 towards an antenatal class
<b>Maternity Mental Health Support</b>	€40 x 10 sessions with Nurture
<b>Menopause Benefit</b>	Full cover for initial and 1 follow up review consultation
<b>Convalescence benefits</b>	€50 x 15 days
<b>Partner Benefit</b>	€50 x 2 days travel, accommodation and child minding expenses
<b>Postnatal Doula Benefit</b>	Up to €200 contribution
<b>Minor Injury Clinic Cover</b>	First 2 visits fully covered, 50% cover up to €200 for subsequent visits
<b>Minor Injury Clinic Cover (Pay &amp; Claim)</b>	First 2 visits fully covered, 50% cover up to €200 for subsequent visits
<b>Mammogram</b>	First visit fully covered 50% cover for subsequent visits
<b>Dexa Scan</b>	First visit fully covered 50% cover for subsequent visits
<b>HPV Vaccine</b>	50% up to €200 per policy year
<b>Psychotherapy and counselling benefit (including practitioners at the Dean Clinic)</b>	90% up to 15 visits capped at €1,250 per policy year
<b>Adult Neurodiversity Benefit</b>	75% up to €500 for a neurodiversity assessment
<b>Stress Reduction Programme (MBSR)</b>	€100 contribution
<b>Self-compassion Programme (MSC)</b>	€100 contribution
<b>Life Coaching Session</b>	€50 contribution
<b>Positive Mental Health Training</b>	€10 contribution towards 12 track programme with our provider partner
<b>Meditation support devices</b>	€50 contribution
<b>Mindfulness app subscription</b>	€30 contribution
<b>Sports Psychologist</b>	€30 x 3 visits
<b>Vaccinations: Travel Only</b>	€50 per year
<b>Health screening &amp; allergy testing</b>	Up to €200 per policy year
<b>Vasectomy (GP or Consultant)</b>	Covered up to €360
<b>Yoga/Pilates classes</b>	€25 x 6 visits
<b>Personal Trainer</b>	€30 x 2 sessions
<b>Fitness Wearables</b>	€30 contribution
<b>Dermatology Benefit</b>	€100 contribution with Provider Partner
<b>Laser eye surgery benefit</b>	Up to €400 once per lifetime

<b>Play Therapy</b>	€40 x 8 visits
<b>Sports Club / Gym Membership / Classes</b>	€50 contribution
<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>	Outpatient: €1 excess
<b>Maximum amount of outpatient benefits per member per policy year</b>	€4,000
<b>Consultant fees</b>	First 2 visits fully covered 50% cover for subsequent visits
<b>GP visits</b>	First 2 visits fully covered 50% cover for subsequent visits
<b>Public A &amp; E cover</b>	First 2 visits fully covered 50% cover for subsequent visits
<b>Prescriptions Costs</b>	Up to €75 per annum
<b>Prescriptions Abroad</b>	€20 x 1 prescription
<b>Orthodontics</b>	Up to €100 per policy year
<b>Physiotherapist or Physical therapist</b>	First 2 visits fully covered 50% cover for 10 subsequent visits
<b>Retainers &amp; fitted gum shields</b>	50% up to €30 per policy year
<b>Lifestyle Genomic Testing - Nutrition, Fitness, Sleep and Stress</b>	50% up to €75 with our provider partner
<b>Massage Therapist</b>	75% x 15 combined visits <sup>3</sup>
<b>Reflexologist</b>	75% x 15 combined visits <sup>3</sup>
<b>Acupuncturist</b>	75% x 15 combined visits <sup>3</sup>
<b>Dietitian</b>	75% x 15 combined visits <sup>3</sup>
<b>Nutritionist</b>	75% x 15 combined visits <sup>3</sup>
<b>Voice Coaching</b>	75% x 15 combined visits <sup>3</sup>
<b>Osteopath</b>	75% x 15 combined visits <sup>3</sup>
<b>Podiatrist</b>	75% x 15 combined visits <sup>3</sup>
<b>Medical Herbalist</b>	75% x 15 combined visits <sup>3</sup>
<b>Chiroprapist</b>	75% x 15 combined visits <sup>3</sup>
<b>Chiropractor</b>	75% x 15 combined visits <sup>3</sup>
<b>Occupational Therapist</b>	75% x 15 combined visits <sup>3</sup>
<b>Child speech and Language</b>	50% up €30 x 8
<b>Child Psychology</b>	90% up to €50 x 6 visits
<b>Child Development benefit</b>	75% up to €500 for a developmental / neurodevelopmental assessment
<b>Paediatrician Benefit</b>	€100 x 1 visit

<b>Kids Sports Clubs</b>	€30 contribution
<b>Psychologist</b>	€50 x 20 visits
<b>Psycho-oncology counselling</b>	50% up to €25 x 8 visits
<b>Manual lymph drainage</b>	50% up to €25 x 5 visits
<b>Home Recovery Benefit</b>	€80 x 10 days
<b>Pre/Post natal medical expenses</b>	Up to €500
<b>Medical and surgical appliances</b>	As per specified list <sup>4</sup> (subject to €100 per person excess)
<b>Hearing Test</b>	Up to €25 x 1
<b>Optical (eye test and/or glasses/lenses combined)</b>	75% up to €150 per policy year
<b>Pathology-cost of test</b>	50% Covered
<b>Pathology consultant fees</b>	50% As per schedule of benefits for professional fees <sup>2</sup>
<b>Radiology - cost of test</b>	50% Covered
<b>Radiology consultant fees</b>	50% As per schedule of benefits for professional fees <sup>2</sup>

<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 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.

<sup>4</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.

## Personalised Packages

Choice of 1 Personalised Package from range of 2

## MEMBER BENEFITS

<b>Health Screening</b>	<b>Back Up</b>
<b>Laser eye surgery</b>	<b>International Second Opinion Service</b>
<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>	