

Select More

Effective from 1st January 2021

You should read this table of cover along with the Health Plans membership handbook effective from January 2021, 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 €150 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ¹	Covered in Beacon Only; subject to €150 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ¹
Private Room	Covered	Covered subject to €150 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ¹	Covered in Beacon Only; subject to €150 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ¹
Day Case	Covered	Covered subject to €75 excess per claim	Covered in Beacon Only; subject to €75 excess per claim
Listed Cardiac Procedures ¹	-	-	Covered in Beacon Only; subject to €150 excess per claim
Listed Special Procedures ¹	-	-	Covered in Beacon Only; subject to €150 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ¹

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 ²
Newborn free till next renewal	Yes
Early discharge maternity benefit	€300 cash benefit following 1 nights stay for delivery in a semi-private or private room subject to medical approval
Postnatal Domestic Support	2 x 3 hour cleaning sessions
Breastfeeding consultancy	€30 x 2 sessions
Partner benefit	€50 x 2 days travel, accommodation & child minding expenses
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist

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
Convalescence benefits	€30 x 16 days
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 reassignment 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
Public Hospital Levy	€80 x 10 nights (subject to €1 excess)
Medical ambulance costs	Covered (refer to Membership Handbook)

**Out-patient Benefits****Out-patient Benefits** not subject to excess

Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Minor Injury Clinic Cover	70% up to €200 per visit
Minor Injury Clinic Cover (Pay & Claim)	70% up to €200 per visit
HPV Vaccine	50% up to €200 per policy year
Health screen at any centre	Covered up to €100 per annum
Vasectomy (GP or Consultant)	Covered up to €360
Antenatal Class	€30 towards an antenatal class, or, €30 contribution & 10% point of sale discount with GentleBirth Workshop
Maternity Mental Health Support	€40 x 5 sessions with Nurture
Paediatrician Benefit	€100 per child per annum
Child speech and language therapist	€30 x 10 visits
Child psychology	€30 x 10 visits

**Scans & X-Rays Pack**

MRI, CT and PET-CT scans in approved centres	Covered
Cardiac Screening	50% Cover

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

Out-patient Benefits subject to excess

Outpatient excess per person	€200
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	€250
Consultant fees	€60 per visit
Pre/Post natal medical expenses	€400
Public A&E Cover	€60 x 3 visits
Child A&E visit	€60 x 3 visits
Medical and surgical appliances	As per specified list ³
Home Nursing	€40 x 20 days
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
Laser Eye Surgery	Smiles Dental Access Package
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 1890 717 717.

² The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.

³ The medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.