

## 4D Health 5

### Table of Cover effective from August 1<sup>st</sup> 2017

This table of cover must be read in conjunction with your member certificate and Tailored Health Plans membership handbook effective from August 2017. 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	
<b>Hospital cover</b>	
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 €2,000 co-payment on certain orthopaedic procedures <sub>1</sub>
Private room	Covered subject to €50 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sub>1</sub>
Day case	Covered
<b>High-tech Hospital</b>	
Semi-private room	Covered (Beacon Only). Mater Private and Blackrock Clinic 50% cover
Private room	Covered (Beacon only) subject to €50 excess per claim. 50% Cover in Blackrock and Mater
Day case	Covered
Listed cardiac procedures <sub>1</sub>	Covered
Listed special procedures <sub>1</sub>	Covered subject to €50 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sub>1</sub>
<b>Maternity</b>	
Public hospital cover for maternity	3 nights accommodation
Out-patient maternity consultant fees	€600
Home birth	Covered up to €4,000
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
Newborn free till next renewal	Yes
<b>A&amp;E abroad</b>	
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
<b>Elective overseas referral</b>	
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
International Second Opinion Service	Covered – refer to your Membership Handbook

Psychiatric treatment	
Not related to substance abuse	100 days
Related to substance abuse	91 days per 5 years

Other inpatient benefits	
Oncotype DX	Covered
Health in the Home	Covered (Immediately following an inpatient stay)
Post-Operative Recovery Benefit	€120 cash benefit
Convalescence benefits	€50 x 15 days
Child home nursing care	€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)
Point of Care: Day case procedure for Rheumatology & Chemotherapy	Covered
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
Medical ambulance costs	Covered, if certified as being medically necessary
Stress management line	365 days stress line
Employee assistance program	6 face to face follow up counselling sessions

OUT PATIENT BENEFITS – not subject to excess	
Nurse-on-call	Yes
Digital Doctor	Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.
Nutrition Recovery Benefit	€50 contribution
Health screening & allergy testing	Up to €300 per policy year
Out-patient scan cover (in approved centres)	
PET-CT	Covered
MRI	Covered
CT	Covered

OUT PATIENT BENEFITS – subject to excess	
Individual excess	€1
Maximum amount of outpatient benefits per member per policy year	€4,000
Consultant fees	75% per visit, unlimited
Public A & E cover	50% up to €50 per visit
Psycho-oncology counseling	50% up to €25 x 8 visits
Manual lymph drainage	50% up to €25 x 5 visits
Home nursing	€40 x 20 days
Emergency dental care	Up to €250
Medical and surgical appliances	As per specified list <sub>3</sub> (subject to €200 per person)

	excess)
<b>Pathology-cost of test</b>	50% Covered
<b>Pathology consultant fees</b>	50% As per schedule of benefits for professional fees <sub>2</sub>
<b>Radiology - cost of test</b>	50% Covered
<b>Radiology consultant fees</b>	50% As per schedule of benefits for professional fees <sub>2</sub>

<b>DAY TO DAY BENEFITS</b>	
<b>Individual Day-to-day excess</b>	€1
<b>Day to day Practitioners</b>	
<b>GP visits</b>	75% of each visit
<b>Dentist Visits</b>	50% up to €300 per policy year
<b>Physiotherapy visits</b>	€40 x 12 visits
<b>Alternative Practitioners</b>	
<b>Acupuncturist</b>	50% x 12 combined visits
<b>Chiropractor</b>	50% x 12 combined visits
<b>Homeopath</b>	50% x 12 combined visits
<b>Massage therapist</b>	50% x 12 combined visits
<b>Osteopath</b>	50% x 12 combined visits
<b>Reflexologist</b>	50% x 12 combined visits
<b>Reiki practitioner</b>	50% x 12 combined visits
<b>Other day to day benefits</b>	
<b>Chiropodist</b>	50% x 12 combined visits
<b>Clinical Psychologist</b>	€25 x 10 visits
<b>Dietician</b>	50% x 12 combined visits
<b>Hearing test</b>	Up to €25 x 1
<b>Nutritionist</b>	50% x 12 combined visits
<b>Occupational therapist</b>	50% x 12 combined visits
<b>Optical (eye test and/or glasses/lenses combined)</b>	50% up to €150 per policy year
<b>Orthoptist</b>	50% x 12 combined visits
<b>Physical therapist</b>	50% x 12 combined visits
<b>Podiatrist</b>	50% x 12 combined visits
<b>Prescriptions</b>	€20 x 5 prescriptions
<b>Speech therapist</b>	50% x 12 combined visits

<b>Personalised Packages</b>
<b>Choice of 4 Personalised Packages from range of 6</b>

## MEMBER BENEFITS

Allen Carr Smoking Cessation

Back Up

Laser Eye Surgery

Smiles Dental Access Package

**For full details on the above member benefits please visit the 'Member Benefits' section on [www.irishlifehealth.ie](http://www.irishlifehealth.ie)**

## 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 1890 717 717.
- (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 1890 717 717.
- (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 1890 717 717.