

Health Level 1

Table of Cover effective from June 12th 2018

This table of cover must be read in conjunction with your member certificate and Health Plans membership handbook effective from June 2018. 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:	
Consultants fees	Covered
Inpatient scans	Covered
Public Hospital	
Semi-private room	Covered
Private room	Covered
Day case	Covered
Private Hospital	
Semi-private room	60% cover
Private room	Cover for 60% of semi-private rate
Day case	60% cover
High-tech Hospital	
Semi-private room	25% cover
Private room	Cover for 25% of semi-private rate
Day case	60% cover
Listed cardiac procedures	35% cover
Listed special procedures	35% cover
Maternity:	
Public hospital cover for maternity	3 nights accommodation
Home births	Covered up to €3,000
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ¹
Cord blood stem cell preservation	€600 contribution single child & identical twins €900 contribution non identical twins
GentleBirth App	See handbook for details
A&E abroad:	
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
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 (Immediately following an inpatient stay)

Minor Injury Clinic Cover	50% cover up to €100
Convalescence benefits	€50 x 14 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
Medical ambulance costs	Covered, if certified as being medically necessary

OUT PATIENT BENEFITS – not subject to excess

Nurse-on-call	Yes
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
HPV Vaccine	50% up to €200 per policy year
Health screen at any centre*	Covered up to €100 per annum
Optical (eye test and/or glasses/lenses combined)	€30 per year
Out-patient scan cover (in approved centres*):	
PET-CT*	Covered
MRI*	Covered
CT*	Covered

OUT PATIENT BENEFITS – subject to excess

Individual outpatient excess	€200
Family outpatient excess	€200 per person
Maximum amount of outpatient benefits per member per policy year	€4,000
Public A & E cover	€60 x 3 visits
Home nursing	€40 x 20 days
Pre/Post natal medical expenses	€300
Medical and surgical appliances	As per specified list ²
Manual lymph drainage	€50 x 5 visits
Emergency dental care*	€450
Consultant fees	€60 per visit
Pathology – cost of test	50% cover
Pathology – consultant fees	50% as per schedule of benefits for professional fees ¹
Radiology – cost of test	50% cover
Radiology – consultant fees	50% as per schedule of benefits for professional fees ¹
Scans	
MRI: non approved centre	Not covered
CT: non approved centre	Not covered
PET-CT: non approved centre	Not covered

MEMBER BENEFITS

Smiles Dental Access Package	Health checks
Laser eye surgery	4 D scans
Health screening	Back up
For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of www.irishlifehealth.ie	
<p>¹ The schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.</p> <p>²The medical and surgical appliances list is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.</p> <p>*As a member on this Plan, if you have these treatments carried out in a private or high tech hospital, Irish Life Health will pay up to a maximum of 66% of your total hospital treatment charge, not exceeding the total benefit listed on your table of cover.</p>	