

Health Plan 01

Table of Cover effective from November 1st 2017

This table of cover must be read in conjunction with your member certificate and Health Plans membership handbook effective November 2017. 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	€125 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures ¹
Private room	Covered subject to €50 per night excess; subject to €2,000 co-payment on certain orthopaedic procedures ¹
Day case	€125 excess per claim
High-tech Hospital	
Semi-private room	Covered (Beacon Only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 45% cover subject to €500 excess per claim.
Private room	Covered (Beacon only) subject to €50 nightly excess. Mater Private and Blackrock Clinic 35% cover subject to €500 excess per claim.
Day case	€125 excess per claim
Listed cardiac procedures ¹	€125 excess per claim
Listed special procedures ¹	€50 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 / home births	Covered up to €3,450
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ²
Newborn free till next renewal	Yes
Post natal home help (PNHH)	Covered for up to 2 days domestic home help
Alternative amount for post natal home help	€120
Doula Ireland	€200 discount (€120 rebate if PNHH is not availed of)
Cord blood stem cell preservation	€600 contribution single child & identical twins €900 contribution non identical twins
Breastfeeding Consultancy	€25 x 2 sessions
Partner Benefit	€50 x 2 days for travel, accommodation & child minding expenses
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
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)
Convalescence benefits	€50 x 14 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
Asthma care program (Asthma Care Ireland)	€45 discount
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 irishlifehealth.ie for further information.
Vaccinations	Travel vaccinations : €50 per year
Health screen at any centre	Up to €100 per annum
Vasectomy (GP only)	Covered up to €360
Out-patient scan cover (in approved centres):	
PET-CT	Covered
MRI	Covered
CT	Covered

OUT PATIENT BENEFITS – subject to excess	
Individual excess	Outpatient: €200 excess Day to day: €1
Family excess	Outpatient: €200 per person excess Day to day: €1

Maximum amount of outpatient benefits per member per policy year	€4,000
Consultant fees	€55 per visit
Psycho-oncology counseling	€40 x 5 visits
Public A & E cover	€66 x 2 visits
Home nursing	€40 x 20 days
Pre/Post natal medical expenses	€400
Emergency dental care	€450
Manual lymph drainage	€40 x 5 visits
Medical and surgical appliances	As per specified list ³
Pathology-cost of test	Covered
Pathology consultant fees	As per schedule of benefits for professional fees ²
Radiology - cost of test	Covered
Radiology consultant fees	As per schedule of benefits for professional fees ²

Scans	
MRI: non approved centre	€350
CT: non approved centre	€200
PET-CT: non approved centre	Not covered

DAY TO DAY BENEFITS – not subject to excess	
Hearing test	50% up to €25 x 1
Optical (eye test and/or glasses/lenses combined)	50% up to €25 x 1
Prescriptions	50% up to €25 per annum
Child and speech language therapist	50% up to €30 x 8 visits
Child counselling	50% up to €30 x 8 visits
<p>¹All procedure lists are available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.</p> <p>² 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>³The 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>	

MEMBER BENEFITS	
Smiles Dental Access Package	Back Up
Laser eye surgery	4 D scans
<p>For full details on the above member benefits please visit the 'Member Benefits' section on www.irishlifehealth.ie</p>	

