

# Level 2 Health Excess with Day to Day

## Table of Cover effective from January 1st 2017

This table of cover must be read in conjunction with your member certificate and Health Plans membership handbook effective from January 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	
<b>Hospital Cover</b>	
Consultant fees	Covered
Inpatient Scans	Covered
<b>Public Hospital</b>	
Semi Private Room	Covered
Private Room	Semi-Private Rate
Day Case	Covered
<b>Private Hospital</b>	
Semi Private Room	Covered subject to €125 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>(1)</sup>
Private Room	Semi-Private Rate subject to €125 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>(1)</sup>
Day Case	Covered subject to €125 excess per claim
<b>High Tech Hospital</b>	
Semi Private Room	Covered (Beacon Only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 50% cover subject to €125 excess per claim.
Private Room	Semi-Private Rate (Beacon only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 50% of Semi-Private Rate subject to €125 excess per claim.
Day Case	Covered subject to €125 excess per claim
Listed Cardiac Procedures <sup>(1)</sup>	Covered (Beacon Only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 90% cover subject to €125 excess per claim.
Listed Special Procedures <sup>(1)</sup>	Covered (Beacon Only) subject to €125 excess per claim. Mater Private and Blackrock Clinic 90% cover. All subject to €2,000 co-payment on certain orthopaedic procedures. <sup>(1)</sup>
<b>Maternity Benefits</b>	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount	Covered up to €4,000
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

Post Natal Home Help (PNHH)	€120 cash benefit for domestic home help following the birth of your baby
Doula Ireland	€200 discount (€120 rebate if PNHH is not availed of)
Cord blood stem cell preservation	€800 contribution single child & identical twins or €900 contribution non identical twins
Breastfeeding consultancy	€30 x 2 sessions
Partner benefit	€50 x 2 days travel, accommodation & child minding expenses
<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	Covered
<b>Elective Overseas Referral</b>	
Benefit abroad for surgical procedures that are available in Ireland	Yes - subject to level of cover available in Ireland
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
<b>Psychiatric Treatment</b>	
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)
<b>Other Benefits</b>	
Oncotype DX	Covered
Health in the Home	Covered (Immediately following an inpatient stay)
Convalescence benefits	€30 x 16 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 up to a maximum of €1500 per calendar year
Medical ambulance costs	Covered (refer to Membership Handbook)

<b>Outpatient Benefits (not subject to excess)</b>	
Nurse on call	Covered
Digital Doctor	Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information.
Health screen at any centre	Covered up to €100 per annum
Vasectomy (GP only)	Covered up to €360
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
PET-CT Scan: approved centre	Covered

<b>Outpatient Benefits (subject to excess)</b>	
Outpatient excess per person	€200

Maximum amount of outpatient benefits per member per policy year	€2500
Manual Lymph Drainage	€50 x 5 visits
Psycho-oncology Counselling	€40 x 5 visits
Emergency Dental Care	€500
Consultant fees	€80 x 8 visits
Pre/Post natal medical expenses	€400
Public A&E Cover	€80 x 3 visits
Home Nursing	€40 x 20 days
Medical and surgical appliances	As per specified list <sup>(3)</sup>
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	50% as per schedule of benefits for professional fees <sup>(2)</sup>
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% as per schedule of benefits for professional fees <sup>(2)</sup>
MRI Scan: non approved centre	€350
CT Scan: non approved centre	€200
PET-CT Scan: non approved centre	Not covered on this plan

Day-to-day Benefits (subject to excess)	
Individual Day-to-day excess	€1
Day-to-day Practitioners	
GP Visits	€30 x 4 visits
Dentist Visits	€30 x 4 visits
Physiotherapy visits	€30 x 4 visits
Alternative Practitioners	
Acupuncturist	€30 x 4 combined visits
Chiropractor	€30 x 4 combined visits
Chiropractor	€30 x 4 combined visits
Dietician	€30 x 4 combined visits
Homeopath	€30 x 4 combined visits
Massage therapist	€30 x 4 combined visits
Medical herbalist	€30 x 4 combined visits
Occupational therapist	€30 x 4 combined visits
Osteopath	€30 x 4 combined visits
Physical therapist	€30 x 4 combined visits
Podiatrist	€30 x 4 combined visits
Reflexologist	€30 x 4 combined visits
Voice coaching	€30 x 4 combined visits
Other Day-to-day Benefits	
Consultant fees	€50 x 2 visits
Child speech and language therapist	€30 x 10 visits

Child counselling	€30 x 10 visits
Orthotic Insoles	€40 every 2 years
Please note that certain eligible benefits can be claimed either as a day to day benefit or as an outpatient benefit. The level of benefit payable will be the greater of either day to day or outpatient.	

Member Benefits	
Allen Carr Smoking Cessation	Back Up
Laser Eye Surgery	Smiles Dental Access Package
For full details on the above and more please visit the 'Member Benefits' section on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a>	

Footnotes
<p>(1) All procedure lists are available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 1890 717 717.</p> <p>(2) The schedule of benefits is available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 1890 717 717.</p> <p>(3) The medical and surgical appliances list is available on <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> or available on request by calling Irish Life Health on 1890 717 717.</p>