



# Best Smart ILH

As a valued Irish Life Health member, you can enjoy peace of mind through access to an extensive network of public, private and high-tech hospitals. With your Irish Life Health plan, you can also claim on a wide range of everyday expenses such as GP, dentist and consultant fees. Take a look at some of the key benefits of your plan below.

## In-patient Benefits



### Hospital cover

|  |  |
|--|--|
| Consultants fees                       | Covered  |
| In-patient 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 €100 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>   |
| Private room                           | Covered subject to €200 nightly excess subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>   |
| Day case                               | Covered subject to €50 excess per claim  |
| <b>High-tech Hospital</b>              |  |
| Semi-private room                      | Covered (Beacon Only) subject to €100 excess per claim. Mater Private and Blackrock Clinic 50% cover   |
| Private room                           | Covered (Beacon only) subject to €200 nightly excess. Mater Private and Blackrock Clinic 50% of Semi-Private Rate.   |
| Day case                               | Covered subject to €50 excess per claim.   |
| Listed cardiac procedures <sup>1</sup> | Covered subject to €100 excess per claim   |
| Listed special procedures <sup>1</sup> | Covered (Beacon Only) subject to €100 excess per claim. Mater Private and Blackrock Clinic 90% cover subject to €150 excess per claim. All subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup> |

## In-patient Benefits

### Maternity



|                                      |   |
|--------------------------------------|---|
| Public hospital cover for maternity  | 3 nights' accommodation in a private room |
| In-patient maternity consultant fees | Covered up to €865                        |
| Newborn free till next renewal       | Yes                                       |

### 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



|  |   |
|--|---|
| Health in the Home   | Covered (Immediately following an in-patient stay)                |
| Convalescence benefits   | €26 x 14 days   |
| 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 |
| Medicall ambulance costs   | Covered (refer to Membership Handbook)                            |
| Employee Assistance Programme  | Covered for 6 face to face visits                                 |

## Outpatient Benefits

### Outpatient Benefits (not subject to excess)

|                              |   |
|------------------------------|---|
| Nurse on call                | Covered                                 |
| Digital Doctor               | Unlimited phone & digital consultation  |
| Flu Vaccine                  | Fully covered with our provider partner |
| Child sports club membership | €30 per child per policy year           |
| Cardiac screening            | €50 contribution                        |
| Mindfulness course           | €50 contribution                        |
| MRI Scan: approved centre    | Covered                                 |
| CT Scan: approved centre     | Covered                                 |
| PET-CT Scan: approved centre | Covered                                 |

### Outpatient Benefits (subject to excess)

|  |                                    |
|--|------------------------------------|
| Outpatient excess per person                                     | €125                               |
| Maximum amount of outpatient benefits per member per policy year | €4,000                             |
| Manual Lymph Drainage  | Up to €300                         |
| Medical and surgical appliances                                  | As per specified list <sup>2</sup> |
| Pathology: Cost of test  | 50% Cover                          |
| Pathology: Consultant fees                                       | 50% per consultant fee             |
| Radiology: Cost of test  | 50% Cover                          |
| Radiology: Consultant fees                                       | 50% per consultant fee             |
| MRI Scan: non approved centre                                    | Covered up to €250                 |
| CT Scan: non approved centre                                     | Covered up to €250                 |
| PET-CT Scan: non approved centre                                 | Covered up to €250                 |

## Day-to-day Benefits (subject to excess)

|                              |    |
|------------------------------|----|
| Individual Day-to-day excess | €1 |
|------------------------------|----|

### Day to day practitioners

|                      |                          |
|----------------------|--------------------------|
| GP visits            | €25 per visit, unlimited |
| Dentist visits       | €25 per visit, unlimited |
| Physiotherapy visits | €25 per visit, unlimited |

## Day-to-day Benefits

### Alternative Practitioners

|                        |                         |
|------------------------|-------------------------|
| Podiatrist             | €25 x 8 combined visits |
| Reflexologist          | €25 x 8 combined visits |
| Nutritionist           | €25 x 8 combined visits |
| Dietician              | €25 x 8 combined visits |
| Massage Therapist      | €25 x 8 combined visits |
| Acupuncturist          | €25 x 8 combined visits |
| Osteopath              | €25 x 8 combined visits |
| Physical therapist     | €25 x 8 combined visits |
| Chiropractor           | €25 x 8 combined visits |
| Reiki practitioner     | €25 x 8 combined visits |
| Chiropodist            | €25 x 8 combined visits |
| Speech therapist       | €25 x 8 combined visits |
| Occupational therapist | €25 x 8 combined visits |
| Orthoptist             | €25 x 8 combined visits |
| Homeopath              | €25 x 8 combined visits |

### Other Day-to-day Benefits

|   |                            |
|---|----------------------------|
| Optical (eye test and/or glasses/lenses combined) | €25 per visit, unlimited   |
| Consultant fees (non-maternity)                   | €75 per visit, unlimited   |
| Public A&E Cover                                  | 50% up to €50 per visit    |
| Health screening & allergy testing                | Up to €200 per policy year |

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 [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 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.

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.

## Personalised Packages

A choice of 3 from a range of 8

Information correct as of 1st November 2017.

Please note each Irish Life Health plan provides different levels of cover which may or may not suit your needs. Information relating to benefits, cover and member benefits contained in tables within this document is not conclusive. For full details on what's covered and what's not covered see the relevant Table of Cover and Tailored Health Plans Member Handbook.

Irish Life Health, P.O. Box 764, Togher, Cork  
1890 717 717 [www.irishlifehealth.ie](http://www.irishlifehealth.ie)

Irish Life Health dac is regulated by the Central Bank of Ireland.

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## How do I claim?

You can claim for your day to day and outpatient expenses online.

Log into your member secure area on [irishlifehealth.ie](http://irishlifehealth.ie), upload a photo of your receipt and submit your details - it's that simple.

You can also send claims by post.

Please see your membership handbook for more detail.