Kick-Off Upgrade ILH

Irish Life health

As a valued Irish Life Health member, you can enjoy peace of mind through access to a 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 (In selected hospitals only)	Covered
In-patient Scans (In selected hospitals only)	Covered
Public Hospital (In selected hospitals only)	
Semi-private room	Covered
Private room	Covered
Day case	Covered
Private Hospital (In selected hospitals only)	
Semi-private room	Covered subject to €150 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures[1]
Private room	Semi-Private Rate subject to €150 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures[1]
Day case	Covered subject to €50 excess per claim
High-tech Hospital (In selected hospitals only)	
Semi-private room	Covered (Beacon Only) subject to €150 excess per claim.
Private room	Semi-private rate (Beacon only) subject to €150 excess per claim.
Day case	Covered in Beacon Only; subject to €50 excess per claim
Listed cardiac procedures[1]	Not covered on this plan
Listed special procedures[1]	Covered in Beacon Only; subject to €150 excess per claim; subject to €2,000 co-payment on certain orthopaedic procedures[1]

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

A&E Abroad

Hospital bill for in-patient treatment	Covered up to €100,000
Outpatient A&E abroad	50% up to €1,000
Additional costs arising from in-patient claim	€1,500
Additional costs arising from outpatient claim	€500
Repatriation expenses	Covered up to €1 million
Companion expenses (to remain with you or travel to you from Ireland or escort you)	€1,000
24 hour telephone assistance	Covered

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

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)

In-patient Benefits

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 €1,500 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. See irishlifehealth.ie for further information
Physiotherapist or Physical therapist	€25 x 2 visits
Metabolic testing	Fully covered for a standard test with Health Matters
One hour teeth whitening	10% point of sale discount plus 10% contribution up to max of €25
Retainers & fitted gum shields	€25 contribution
Sexual Health Screening - Simple 2 Test	Covered
Sexual Health Screening - HPV	Covered
Sexual Health Screening - Standard 6 Test	30% point of sale discount plus €40 contribution
Food intolerance test - 40 Food test	10% point of sale discount plus €41.50 contribution
Food intolerance test - 93 Food test	10% point of sale discount plus €40 contribution
Food intolerance test - 200 Food test	10% point of sale discount plus €46 contribution

Outpatient Benefits

Outpatient Benefits (not subject to excess)

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
Consultant fees (non-maternity)	€60 per visit
GP Visits	€20 per visit
Public A&E cover	€60 per visit
Medical and surgical appliances	As per specified list[2]
Manual Lymph Drainage	Up to €300
Emergency Dental Care	Covered up to €350
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

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

Footnotes

(1) All procedure lists are available on 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 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 B in part 12 of your Tailored Health Plans membership handbook.

Personalised Packages

A choice of 1 from a range of 2

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, 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.