

## Better ILH

### Table of Cover effective from December 1<sup>st</sup> 2016

This table of cover must be read in conjunction with your member certificate and Tailored Health Plans membership handbook effective from December 2016. 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.

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	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
High-tech Hospital	
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 (Beacon Only) subject to €150 excess per claim. Mater Private and Blackrock Clinic 90% cover subject to €150 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>
Maternity	
Public hospital cover for maternity	3 nights accommodation in a private room
Inpatient 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 inpatient 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

Medical ambulance costs	Covered (refer to Membership Handbook)
Employee assistance program	Covered for 6 face to face visits

Outpatient Benefits (not subject to excess)	
Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
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	€75
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 x 1 visit
Medical and surgical appliances	As per specified list <sup>2</sup>
Manual Lymph Drainage	Up to €300
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

Personalised Packages
Choice of 2 Personalised Packages from range of 8

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
(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.
(2) 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.