

Health Plan 19

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	
Hospital Cover	
Consultant fees	Covered
Inpatient Scans	Covered
Public Hospital	
Semi Private Room	Covered
Private Room	Semi-Private Rate
Day Case	Covered
Private Hospital	
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 €150 excess per claim
High Tech Hospital	
Semi Private Room	Covered (Beacon only) subject to €150 excess per claim. 50% Cover in Blackrock and Mater.
Private Room	Semi-Private Rate (Beacon only) subject to €150 excess per claim. 50% of Semi-Private Rate in Blackrock and Mater
Day Case	Covered subject to €150 excess per claim subject to €2,000 co-payment on cardiac procedures and special procedures ⁽¹⁾
Listed Cardiac Procedures ⁽¹⁾	Covered subject to €150 excess per claim subject to €2,000 co-payment on cardiac procedures ⁽¹⁾
Listed Special Procedures ⁽¹⁾	Covered subject to €150 excess per claim subject to €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾
Maternity Benefits	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount	Covered up to €3,450
Home birth	Covered up to €3,450
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ⁽²⁾
Newborn free till next renewal	Yes
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	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)
Other Benefits	
Oncotype DX	Covered
Health in the Home	Covered (Immediately following an inpatient stay)
Convalescence benefits	€50 x 14 days
Child Home Nursing	€100 x 14 days (following an inpatient stay of minimum 5 days)
Parent accompanying child	€40 x 14 days (not payable for the first 3 days)
Post Natal Home Help	€120 cash benefit for domestic home help following the birth of your baby
Partner Benefit	€50 x 2 days travel, accommodation & child minding expenses
Breastfeeding Consultancy	€25 x 2 sessions
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
Medicall ambulance costs	Covered (refer to Membership Handbook)
Stress Management Line	365 days stress line
Employee assistance program	Covered for 6 face to face follow up counselling sessions
Medical and surgical appliances	As per specified list subject to €200 excess ⁽³⁾
Home nursing	€40 x 20 days

Outpatient Benefits (not subject to excess)	
Nurse on call	Covered
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Health screen at any centre	Covered up to €100 per annum
Vaccinations: Travel Only	€100 per year
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	€1

Maximum amount of outpatient benefits per member per policy year	€4000
Manual Lymph Drainage	€40 x 5 visits
Psycho-oncology Counselling	€40 x 5 visits
Emergency Dental Care	€250
Consultant fees	€50 per visit
Pre/Post natal medical expenses	€250
Public A&E Cover	€50 x 2 visits
Child speech and language therapist	€30 x 8 visits
Antenatal Class	€100 cash benefit
Baby Massage	€50 cash benefit
GP Visits	€20 x 7 visits
Dentist Visits	€20 x 7 visits
Physiotherapy visits	€20 x 7 visits
Pathology: Cost of test	50% Cover
Pathology: Consultant fees	50% as per schedule of benefits for professional fees ⁽²⁾
Radiology: Cost of test	50% Cover
Radiology: Consultant fees	50% as per schedule of benefits for professional fees ⁽²⁾
Acupuncturist	€20 x 7 combined visits
Chiropodist	€20 x 7 combined visits
Chiropractor	€20 x 7 combined visits
Dietician	€20 x 7 combined visits
Homeopath	€20 x 7 combined visits
Massage Therapist	€20 x 7 combined visits
Medical Herbalist	€20 x 7 combined visits
Occupational therapist	€20 x 7 combined visits
Osteopath	€20 x 7 combined visits
Physical Therapist	€20 x 7 combined visits
Podiatrist	€20 x 7 combined visits
Reflexologist	€20 x 7 combined visits
Child counselling	€30 x 8 visits

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 schedule of benefits is available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.
- (3) 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.