

Level 2 Family Health 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	
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 €75 excess per claim subject to €1,500 co-payment on certain orthopaedic procedures. ⁽¹⁾
Private Room	Semi-Private Rate subject to €75 excess per claim subject to €1,500 co-payment on certain orthopaedic procedures. ⁽¹⁾
Day Case	Covered subject to €75 excess per claim
High Tech Hospital	
Semi Private Room	Covered (Beacon Only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% cover.
Private Room	Semi-Private Rate (Beacon only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 50% of Semi-Private Rate.
Day Case	Covered subject to €75 excess per claim
Listed Cardiac Procedures ⁽¹⁾	Covered subject to €75 excess per claim
Listed Special Procedures ⁽¹⁾	Covered (Beacon Only) subject to €75 excess per claim. Mater Private and Blackrock Clinic 90% cover. All subject to €1,500 co-payment on certain orthopaedic procedures. ⁽¹⁾
Maternity Benefits	
Public hospital cover for maternity	3 nights accommodation
Grant-in-aid amount	Covered up to €4,500
Home birth	Covered up to €4,500
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ⁽²⁾
Newborn free till next renewal	Yes
Antenatal benefit	Covered up to €75 when carried out with registered midwife

Early discharge maternity benefit	€300 cash benefit following 1 nights stay for delivery in a semi-private or private room subject to medical approval
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
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 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
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	€30 x 16 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)
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)

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
Child speech and language therapist	€30 x 10 visits
Paediatrician Benefit	€100 per child per annum
Child counselling	€30 x 10 visits
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	€200
Maximum amount of outpatient benefits per member per policy year	€5000
Manual Lymph Drainage	€50 x 5 visits
Psycho-oncology Counselling	€40 x 5 visits
Emergency Dental Care	€500
Consultant fees	€80 per visit
Pre/Post natal medical expenses	€400
Public A&E Cover	€80 x 3 visits
Child A&E visit	€80 x 3 visits
Home Nursing	€40 x 20 days
Medical and surgical appliances	As per specified list ⁽²⁾
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⁾
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
Chiropodist	€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
Health Screening	Laser Eye Surgery
Maternity Scans	Outdoor Group Fitness - Fitsquad
Smiles Dental Access Package	
For full details on the above and more please visit the 'Member Benefits' section on www.irishlifehealth.ie	

Footnotes
<p>(1) All procedure lists are available on www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.</p> <p>(2) The schedule of benefits is available on www.irishlifehealth.ie 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 www.irishlifehealth.ie or available on request by calling Irish Life Health on 1890 717 717.</p>