

# BeneFit Access 300

## Effective from 1st January 2021

You should read this table of cover along with the Health Plans membership handbook effective from January 2021, which you can find on [irishlifehealth.ie/more-info](http://irishlifehealth.ie/more-info). 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

Inpatient Consultant fees and Inpatient Scans are fully covered

| Benefits                               | Public Hospital | Private Hospital   | High-tech Hospital  |
|--|-----------------|--|---|
| Semi Private Room                      | Covered         | Covered subject to €300 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup>          | Covered (Beacon Only) subject to €300 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup>          |
| Private Room                           | Covered         | Semi-Private Rate subject to €300 excess per claim and €2,000 co-payment on certain cardiac & orthopedic procedures <sup>1</sup> | Semi-Private Rate (Beacon Only) subject to €300 excess per claim subject to €2,000 co-payment on certain cardiac & orthopedic procedures <sup>1</sup> |
| Day Case                               | Covered         | Covered subject to €125 excess per claim subject to €2,000 co-payment on certain cardiac procedures <sup>1</sup>                 | Covered (Beacon Only) subject to €125 excess per claim subject to €2,000 co-payment on certain cardiac procedures <sup>1</sup>                        |
| Listed Cardiac Procedures <sup>1</sup> | -               | -  | Covered (Beacon Only) subject to €300 excess per claim subject to €2,000 co-payment on certain cardiac procedures <sup>1</sup>                        |
| Listed Special Procedures <sup>1</sup> | -               | -  | Covered (Beacon Only) subject to €300 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures <sup>1</sup>          |

#### Maternity

|                                     |                          |
|-------------------------------------|--------------------------|
| Public hospital cover for maternity | Covered up to €385       |
| Inpatient maternity consultant fees | Covered up to €296       |
| Newborn free till next renewal      | Yes                      |
| GentleBirth App                     | See handbook for details |

#### Emergency Inpatient Treatment Abroad and related benefits

|   |                          |
|---|--------------------------|
| Hospital bill for inpatient treatment       | Covered up to €55,000    |
| 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                  |

#### 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 with our provider partner  |
| 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)   |
| Gender reassignment benefit                           | 50% up to €10,000 per lifetime   |
| Genetic Testing: Initial consultation                 | 50% cover  |
| Genetic Testing: Test for specified genetic mutations | Covered in approved clinics with our approved consultant   |
| Healthy Minds   | Online access to mental health assessments and content and up to 6 counselling sessions via phone, chat, video or face to face |
| Medical ambulance costs                               | Covered (refer to Membership Handbook)   |

## Out-patient Benefits

### Out-patient Benefits not subject to excess

|   |  |
|---|--|
| HEALTH & LIFESTYLE BENEFITS             | SEE BELOW  |
| Life Coaching Session                   | €25 contribution   |
| Sports Club / Gym Membership / Classes  | €25 contribution   |
| Sports Massage                          | €25 contribution   |
| Fitness Wearables                       | €25 contribution   |
| Dietician or Nutritionist Consultation  | €25 contribution   |
| Cardiac Screening                       | 50% Cover  |
| OTHER BENEFITS                          | SEE BELOW  |
| Digital Doctor                          | Unlimited. See <a href="http://irishlifehealth.ie">irishlifehealth.ie</a> for further information. |
| Nurse on call                           | Covered  |
| Minor Injury Clinic Cover               | 70% up to €200 per visit   |
| Minor Injury Clinic Cover (Pay & Claim) | 70% up to €200 per visit   |
| HPV Vaccine                             | 50% up to €200 per policy year   |
| MRI Scan: approved centre               | Covered  |
| CT Scan: approved centre                | Covered  |
| PET-CT Scan: approved centre            | Covered  |

### Out-patient Benefits subject to excess

|  |                                    |
|--|------------------------------------|
| Outpatient excess per person                                     | €250                               |
| Maximum amount of outpatient benefits per member per policy year | €2000                              |
| Public A&E Cover   | €60 x 3 visits                     |
| Home Nursing   | €40 x 20 days                      |
| Medical and surgical appliances                                  | As per specified list <sup>2</sup> |
| Manual Lymph Drainage  | €50 x 5 visits                     |
| Psycho-oncology Counselling                                      | €40 x 5 visits                     |
| Emergency Dental Care  | €250                               |
| Consultant fees  | €60 per visit                      |

|                            |                        |
|----------------------------|------------------------|
| Pathology: Cost of test    | €20 per test           |
| Pathology: Consultant fees | €25 per consultant fee |
| Radiology: Cost of test    | €20 per test           |
| Radiology: Consultant fees | €25 per consultant fee |



## Members Benefits

|   |                   |
|---|-------------------|
| Allen Carr Smoking Cessation  | Back Up           |
| International Second Opinion Service  | Laser Eye Surgery |
| Smiles Dental Access Package  | Wellness DNA Test |
| For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of <a href="http://www.irishlifehealth.ie">www.irishlifehealth.ie</a> |                   |

<sup>1</sup> 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.

<sup>2</sup> 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.