

BeneFit Access 500

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. 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 €500 excess; subject to a €2,000 co-payment on certain cardiac & orthopaedic procedures ¹ | Covered (Beacon Only) subject to €500 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures ¹ |
| Private Room | Covered | Semi-Private Rate subject to €500 excess per claim and €2,000 co-payment on certain cardiac & orthopedic procedures ¹ | Semi-Private Rate (Beacon Only) subject to €500 excess per claim subject to €2,000 co-payment on certain cardiac & orthopedic procedures ¹ |
| Day Case | Covered | Covered subject to €125 excess per claim subject to €2,000 co-payment on certain cardiac procedures ¹ | Covered (Beacon Only) subject to €125 excess per claim subject to €2,000 co-payment on certain cardiac procedures ¹ |
| Listed Cardiac Procedures ¹ | - | - | Covered (Beacon Only) subject to €500 excess per claim subject to €2,000 co-payment on certain cardiac procedures ¹ |
| Listed Special Procedures ¹ | - | - | Covered (Beacon Only) subject to €500 excess per claim subject to €2,000 co-payment on certain cardiac & orthopaedic procedures ¹ |

Maternity

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|-------------------------------------|--------------------------|
| 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

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|---|--------------------------|
| 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

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|--------------------------------|---|
| Not related to substance abuse | 100 days (up to the level of Hospital Cover provided under your plan) |
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|----------------------------|--|
| Related to substance abuse | 91 days per 5 years (up to the level of Hospital Cover provided under your plan) |
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Other Benefits

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| 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

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| HEALTH & LIFESTYLE BENEFITS | SEE BELOW |
| Life Coaching Session | €20 contribution |
| Sports Club / Gym Membership / Classes | €20 contribution |
| Sports Massage | €20 contribution |
| Fitness Wearables | €20 contribution |
| Dietician or Nutritionist Consultation | €20 contribution |
| Cardiac Screening | 50% Cover |
| OTHER BENEFITS | SEE BELOW |
| Digital Doctor | Unlimited. See irishlifehealth.ie 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

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|--|------------------------------------|
| 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 ² |
| Manual Lymph Drainage | €50 x 5 visits |
| Psycho-oncology Counselling | €40 x 5 visits |
| Emergency Dental Care | €250 |
| Consultant fees | €60 per visit |

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|----------------------------|------------------------|
| 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

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|---|-------------------|
| 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 www.irishlifehealth.ie | |

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.