

BeneFit

Table of Cover effective from January 1st 2019

This table of cover must be read in conjunction with your member certificate and Health Plans membership handbook effective from January 2019. 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	Covered
Day Case	Covered
Private Hospital	
Semi Private Room	Covered subject to €200 excess (first two claims per policy) subject to €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾
Private Room	Semi-Private Rate subject to €200 excess (first two claims per policy) subject to €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾
Day Case	Covered subject to €125 excess per claim
High Tech Hospital	
Semi Private Room	Covered (Beacon Only) subject to €200 excess (first two claims per policy) subject to €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾
Private Room	Semi-Private Rate (Beacon only) subject to €200 excess (first two claims per policy) subject to €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾
Day Case	Covered (Beacon Only) subject to €125 excess per claim
Listed Cardiac Procedures ⁽¹⁾	Covered (Beacon Only) subject to €200 excess (first two claims per policy)
Listed Special Procedures ⁽¹⁾	Covered (Beacon Only) subject to €200 excess (first two claims per policy) subject to €2,000 co-payment on certain orthopaedic procedures ⁽¹⁾
Maternity Benefits	
Public hospital cover for maternity	3 nights accommodation
Inpatient maternity consultant fees	As per schedule of benefits for professional fees ⁽²⁾
Newborn free till next renewal	Yes
Postnatal Domestic Support	2 x 3 hour cleaning sessions
Welcome Home Food Hamper	Hamper and 30 minute phone consultation with a nutritionist
GentleBirth App	See handbook for details
A&E Abroad	

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 (Immediately following an inpatient stay)
Minor Injury Clinic Cover	70% up to €200 per visit
Minor Injury Clinic Cover (HSE)	70% up to €200 per visit
Convalescence benefits	€30 x 16 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
Child Home Nursing	€100 x 14 days (following an inpatient stay of minimum 5 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
Parent accompanying child	€40 x 14 days (not payable for the first 3 days)
Public Hospital Levy	€80 x 10 nights (subject to €1 excess)
Medicall ambulance costs	Covered (refer to Membership Handbook)

Outpatient Benefits (not subject to excess)	
HEALTH & LIFESTYLE BENEFITS	SEE BELOW
Life Coaching Session	€50 contribution
Sports Club / Gym Membership / Classes	€50 contribution
Sports Massage	€50 contribution
Fitness Wearables	€50 contribution
Dietician or Nutritionist Consultation	€50 contribution
Cardiac Screening	50% Cover
OTHER BENEFITS	SEE BELOW
Digital Doctor	Unlimited. See irishlifehealth.ie for further information.
Nurse on call	Covered
Antenatal Class	€30 towards an antenatal class, or, €30 contribution & 10% point of sale discount with GentleBirth Workshop

MRI Scan: approved centre	Covered
Maternity Mental Health Support	€40 x 5 sessions with Nurture
CT Scan: approved centre	Covered
HPV Vaccine	50% up to €200 per policy year
International Second Opinion Service	Covered - refer to your Membership Handbook
PET-CT Scan: approved centre	Covered

Outpatient 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
Pre/Post natal medical expenses	€250
Medical and surgical appliances	As per specified list ⁽³⁾
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

Member Benefits

Back Up	International Second Opinion Service
Laser Eye Surgery	Smiles Dental Access Package
For full details on the above and all member benefits available to you please visit the 'Member Benefits' section of 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.