

# BeneFit

Effective from 1st April 2022

You should read this table of cover along with the Health Plans membership handbook effective from April 2022, 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 €200 excess (first two claims per policy) subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>	Covered (Beacon Only) subject to €200 excess (first two claims per policy) subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Private Room	Covered	Semi-Private Rate subject to €200 excess (first two claims per policy) subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>	Semi-Private Rate (Beacon only) subject to €200 excess (first two claims per policy) subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>
Day Case	Covered	Covered subject to €100 excess per claim	Covered in Beacon Only; Subject to €100 excess per claim
Listed Cardiac Procedures <sup>1</sup>	-	-	Covered (Beacon Only) subject to €200 excess (first two claims per policy)
Listed Special Procedures <sup>1</sup>	-	-	Covered (Beacon Only) subject to €200 excess (first two claims per policy) subject to €2,000 co-payment on certain orthopaedic procedures <sup>1</sup>

### Maternity

Public hospital cover for maternity	3 nights accommodation
Inpatient maternity consultant fees	As per schedule of benefits for professional fees <sup>2</sup>
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

### 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
EXOGEN therapy	Covered with our provider partner
Convalescence benefits	€30 x 16 days
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)
Medical ambulance costs	Covered (refer to Membership Handbook)
Genetic Testing for Cancer Treatment Options - Foundation One CDx	Covered

## Out-patient Benefits

### Out-patient Benefits not subject to excess

International Second Opinion Service	Covered - refer to your Membership Handbook
<b>HEALTH &amp; LIFESTYLE BENEFITS</b>	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
<b>OTHER BENEFITS</b>	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
MRI Scan: approved centre	Covered
CT Scan: approved centre	Covered
Antenatal Class	€30 towards an antenatal class, or, €30 contribution & 10% point of sale discount with GentleBirth Workshop
Maternity Mental Health Support	€40 x 5 sessions with Nurture
PET-CT Scan: approved centre	Covered
HPV Vaccine	50% up to €200 per policy year

### 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 Recovery Benefit	€80 x 10 days
Pre/Post natal medical expenses	€250
Medical and surgical appliances	As per specified list <sup>3</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

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 <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 01 562 5100.

<sup>2</sup> The schedule of benefits is available on [www.irishlifehealth.ie](http://www.irishlifehealth.ie) or available on request by calling Irish Life Health on 01 562 5100.

<sup>3</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 01 562 5100.