

BeneFit

Effective from 1st October 2020

You should read this table of cover along with the Health Plans membership handbook effective from October 2020, 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 €200 excess (first two claims per policy) subject to €2,000 co-payment on certain orthopaedic 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 |
| 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 ¹ | 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 | Covered subject to €125 excess per claim | 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

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| 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 |

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) |
| Related to substance abuse | 91 days per 5 years (up to the level of Hospital Cover provided under your plan) |

Other Benefits

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|--|--|
| Oncotype DX | Covered |
| Health in the Home | Covered (Immediately following an inpatient stay) |
| 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) |

Out-patient Benefits

Out-patient Benefits not subject to excess

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|---|---|
| International Second Opinion Service | Covered - refer to your Membership Handbook |
| 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 |
| 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

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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 |
| Pre/Post natal medical expenses | €250 |

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



Members Benefits

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

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.